

THE INTERNATIONAL
Teamster
DEDICATED TO SERVICE

NOVEMBER, 1966

66 NOVEMBER 66

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LABOR'S PLACE IN HISTORY

ONE disturbing aspect of the role of the wage-earning consumer in the United States is a certain view held by too many merchants and money lenders: That the consumer is a natural-born patsy forever willing to bare his neck to the guillotine-like abuses committed at the cash register or teller cage.

People will pay and pay and pay say the businessmen and the bankers—who then proceed to prove their homely maxim by jacking up the tab another notch.

An example of this anti-consumer view cropped up in Massachusetts in pure form recently after a Retail Instalment Act was enacted to go into effect in that State this Nov. 1st. The law will require merchants to state their simple annual interest rate on goods to be paid for by instalment plan.

When Gov. John A. Volpe signed the Retail Instalment Act, he received plaudits from the Massachusetts State Consumers Council, the State Federation of Women's Clubs, and other consumer-interested organizations that had supported the legislation. Business rolling in huge profits gleaned from the interest on instalment sales, however, sat numb and exhausted after a wearisome, losing battle against the measure.

Bankers, meanwhile, bad-mouthing the signing of the Retail Instalment Act in a noisy manner. They frantically sought to sidestep a companion "Truth-in-Lending" bill that was pending—a bill which, if enacted, would force banks and other lending institutions to also state their simple annual interest rates on loans to borrowers effective next Jan. 1st.

Typical of the bellicose banking reaction in Massachusetts was that expressed by Robert A. Nyere, a vice president of the rich and influential First National Bank of Boston. The *Wall Street Journal* quoted Nyere as saying:

"This is for the birds."

The banker complained that if the truth-in-lending proposal became law, the First National would have to print up new rate charts from which to calculate the simple annual interest, also, "revise all our forms to show the simple annual rate to customers, and train our staff to quote the simple annual interest rate to customers."

Nyere added: "We will have to change our computer programming. It will cost dough, and we haven't seen any groundswell of demand for it from our customers. A few customers may be shocked when they learn that the simple annual interest on a personal loan is about 12 per cent. But soon all that will come of it is a yawn—people just don't care what the simple annual interest rate is." (Italics added)

Shortly afterward, Gov. Volpe—over the vigorous objections of the money lenders—did sign the "Truth-in-Lending" measure into law. As a result, wage earners for the initial time in any of the States will get a break when it comes to borrowing money from banking institutions. Starting the first of next year, Massachusetts bankers will have to spell out their simple annual interest rates on loans to prospective borrowers.

Wage-earning consumers in Massachusetts, like their counterparts elsewhere in the nation, are beset by rising prices, increasing taxes, and skyrocketing interest rate demands for loans.

There may be merchants and money lenders who expect to see consumers yawn indifferently at the benefits of the new Bay State legislation, but chances are that any yawns will most likely be the gape of astonishment edged with indignation upon the discovery of exorbitant interest rates.

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Consumer Must Decide:
Is Instalment Credit
Help or Headache?



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**From
The**



FIELD

Quick-Thinking Driver Saves Lives with Alertness

Authorities credited the lack of casualties in a recent million-dollar fire on the New Orleans waterfront to the quick thinking and action of Meade L. Willis, a member of Teamster Local 270, whose tank truck exploded and started the blaze.

Willis noticed that his tank was leaking liquid oxygen and ran to a nearby warehouse to warn workers there to get away from the danger spot. One cylinder of the vehicle exploded and then a second and much larger blast followed as the entire tanker blew up.

No one was killed or injured by the blasts or the resultant fire which destroyed a large warehouse and wharf and three fire engines.

A 3-block-long area between the river and the levee was scorched by the conflagration despite the efforts of 600 firemen and workmen who fought flames for more than 2 hours. Twenty automobiles were destroyed.

Sandwich King Title Goes to Teamster

Clyde Allison, a member of Teamster Local 206, recently was awarded the title of Grand Champion Sandwich King of 1966 in the National Sandwich Idea contest.

Allison serves as head chef at Montgomery Ward & Co., in Portland, Ore. His award included an all-expense paid trip to New York City and \$500 in cash, along with additional prizes.

His winning sandwich was called "Dutch Diplomat"—a turkey-ham combination on rye.

Boston Driver Cited For Saving Motorist

Martin Gullotto, a 10-year member of Teamster Local 25 in Boston, Mass., was cited recently for saving the life of a motorist he found unconscious in a smoking automobile at the side of the New York Thruway.

Gullotto stopped his truck to investigate the smoking vehicle and tried to pry open the car door to get the unconscious man out, but the window wouldn't give.

The Teamster smashed the glass and pulled the

man to safety. The car burst into flames shortly afterward.

The accident victim had suffered a head cut and probably would have died in flames if Gullotto had not stopped to help.

Illinois Local Members Also Work as Mayors

Howard A. Floyd, president of Teamster Local 330 in Elgin, Ill., proudly reports that many of his members make civic contributions to their communities and at least two serve as mayors.

Clyde Shales, a member of Local 330 for the last 34 years, is the mayor of Elgin. James Rakowski, a trustee of Local 330, is the mayor of nearby Burlington, Ill. Both men work for Burren Transfer Co.

Philadelphia Teamster Named Legion Officer

John C. Jones, Sr., a member of Teamster Local 107 in Philadelphia for the past 17 years, recently was installed as commander of American Legion Post No. 370 in Magnolia, N. J.

Jones is employed by the Johnson Motor Lines, Inc., in the company's Philadelphia terminal.

Southern Organizer Gets Catholic Award

Anthony Zivalich, an organizer for the Southern Conference of Teamsters, recently received the second annual Cardinal Meyer award given by the Young Christian Movement at the organization's St. Therese Day celebration in St. Andrew Roman Catholic Church at Chicago.

Heart Attack Kills Officer at Airport

Frank Yezbec, a trustee of Teamster Local 337 of Detroit, Mich., and a long-time business representative for the union, died of a heart attack at O'Hare Airport in Chicago recently.

Yezbec, ironically, was en route to Reno, Nev., for a brief vacation when he was stricken while changing planes.

Message of the General President



— Establishing Communications —

THE NOVEMBER elections have come and gone. In view of labor's spotty success in Congress where we were unable to secure such basic rights as repeal of Section 14(b) and relief from the tyrannies of Landrum-Griffin, one seems justified with his belief that the elections are over and labor is stuck with the winners.

However, the legislative and political education groups of organized labor have been hard at work during the election just completed. National DRIVE of the Teamsters has done yeoman work in this election through its local chapters helping to elect friends of labor.

At our recent convention, Senator Eugene McCarthy, of Minnesota, told delegates that protecting freedom is a 24-hour a day job which must be renewed each day. Certainly this is true for organized labor as it grapples for its rights.

Therefore, it is necessary for all of our members who took time and trouble to cast ballots to establish a regular line of communication with congressmen and senators. Our job is to constantly remind politicians of their campaign promises and our desires and wishes in the field of legislation.

We can expect a renewed and more serious effort on the part of anti-labor elements to pass laws placing restrictions on labor's right to picket, on labor's basic right to strike for wages and conditions it considers fair and equitable.

Everyone, it seems has a scheme for protecting the public against the "inconvenience" of strikes, and all proposals involve bringing a third party to the bargaining table.

Such proposals all involve the government, through the appointment of boards and panels to interfere in disputes between a worker and his boss.

What must be impressed on congressmen and senators is that free men can never be forced to work for conditions and wages not of their own choosing; that whenever a third party enters into negotiations, free collective bargaining stops and settlements reached are imposed on the participants.

The basic fault of the miracle men proposing ways of circumventing free collective bargaining is that they assume that the highest standard of living in the world can be enjoyed without any inconveniences, without any cost in any form. And the reason this fault is in all such schemes is because it is assumed that working men and women will subsidize high standards of living and labor peace by working for substandard wages and conditions.

There is nothing American in a scheme which requires labor to subsidize the general public, and there is nothing democratic about a threat of legislation always hanging over the head of collective bargaining.

If we establish that line of communication with our congressmen and senators, then, perhaps, we will be stuck with legislating freedom for all, instead of a congress with little feeling for the needs of millions of men and women whose standard of living must all be bought out of a weekly pay check.

A handwritten signature in cursive ink that reads "James R. Hoffa". The signature is fluid and expressive, with varying line thicknesses.

THE INTERNATIONAL
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STATE OF THE UNION

Quarterly Meeting

IBT Executive Board Meets Amid Reports of Continuing Progress

THE GENERAL Executive Board of the International Brotherhood of Teamsters held its regular quarterly meeting last month in Hollywood, Florida, amid reports of progress from both General President James R. Hoffa and General Secretary-Treasurer John F. English.

A new International Union officer was administered the oath of office during the sessions.

Newly appointed Vice President

Robert Holmes, of Detroit, took his seat on the general executive board. He replaces the late John B. Backhus, of Philadelphia.

Executive board members concerned themselves with the routine business of the union, with each vice president reviewing work stoppage in individual geographical areas of responsibility. Following completion of the strike report, it was revealed that less than 2,000 of 1,720,000 members of the

Teamsters are currently on strike.

Hoffa called the strike report "good fortune, considering that we are the largest union in the country."

Welcomed into the International Union were more than 2,400 members of the former independent union called the American Communications Association.

This group is composed of employees who work for some of the biggest corporations in the country,

The Teamster General Executive Board is shown below in session during its regular quarterly meeting held last month in Hollywood, Florida. The board heard encouraging reports from both General President James R. Hoffa and General

Secretary-Treasurer John F. English. In addition to reviewing the general state of the union, the board members also heard comprehensive reports from Chief Labor Counsel David Previant and from Legislative Counsel Sidney Zagri.



RCA, Western Union International, and others.

The former members of the American Communications Association recently completed a referendum vote on affiliation with the International Brotherhood of Teamsters which expressed an overwhelming sentiment for Teamster membership.

The new members will belong to the Teamster Communication Division and will be led by General Organizer Joseph Selly who was president of the old Independent Union.

Selly, in a report to the Teamster general executive board, reported that more than 85 per cent of the members participated in the referendum vote on affiliation, and the tally showed they favored affiliation by more than 9 to 1.

Selly reported to the board that approximately 1,600 of the members are employed in 450 broadcasting stations with nearly 1,300 working in New York, another 300 in California, and the balance at stations throughout the country.

Selly reported that the new Teamsters are primarily operators and technicians.

Board members gave extensive review to the Teamster farm workers organizing campaign in California, hearing reports from both Western Conference Director Einar O. Mohn and Peter Andrade, Director of the Western Conference Cannery Council.

Board members were in agreement that the Teamster stake in farm workers stems from both a moral obligation to organize the unorganized and to protect vast Teamster organized jurisdiction in food processing in California and the western states.



Teamster General President offers congratulations to newly appointed IBT Vice President Robert Holmes. Nodding their approval, left to right, are General Secretary-Treasurer John F. English, General Vice President Frank Fitzsimmons, and IBT Vice President Eastern Conference Director Thomas E. Flynn.

To implement the policy adopted toward farm workers, the board voted financial assistance over the next 12 months to continue organizing drives. The amount is to be matched by the Western Conference of Teamsters.

In another area, the general executive board gave considerable time to discussion of the need for organizing among the gypsy refrigerated trucking firms and operators. The discussion was sparked by an exhaustive study just completed by the Refrigeration Division, copies of which were presented to the vice presidents at the meeting.

Turning to the upcoming negotiations for renewal of the National

Master Freight Agreement, the vice presidents heard Hoffa review the experience under the agreement for the past three years. Discussion also centered around machinery in operation to give all local unions maximum opportunity to submit proposals to be included in the master proposal to be presented to management.

A resolution, receiving unanimous board support, was passed which reaffirms the International Union's position that all local unions party to the first National Master Freight Agreement will again be participants.

Teamster General President James R. Hoffa discusses west coast farm organizing with Western Conference of Teamsters Director Einar O. Mohn. Looking on is WCT Labor Counsel Al Brundage. Farm worker organization was a topic before the general executive board.



Hoffa Optimistic Over New Transportation Department

Teamster General President James R. Hoffa declared at the recent quarterly meeting of the International Union's general executive board that he views the creation of the Department of Transportation "with optimism."

Hoffa declared that creation of the new cabinet office will bring under the direction of one cabinet member policies and regulations that in the past have been formulated by 17 different government agencies.

"This switch-over," Hoffa stated, "should bring greater highway safety, better conformity with rules and regulations, and an improvement in the fitness of motor carriers with the result that there should be less wild-catting."

The Department of Transportation received the support of the International Brotherhood of Teamsters when it was being debated in Congress and testimony in behalf of creation of the new cabinet post was given by Teamster legislative counsel, Sidney Zagri.

STATE OF THE UNION

In addition to reports from President Hoffa and Secretary-Treasurer English, board members heard an extensive report from Chief Labor Counsel David Previant on the status of legal activities in the labor field, and were given an up-to-date briefing on political and legislative activities by Teamster Legislative Counsel Sidney Zagri.

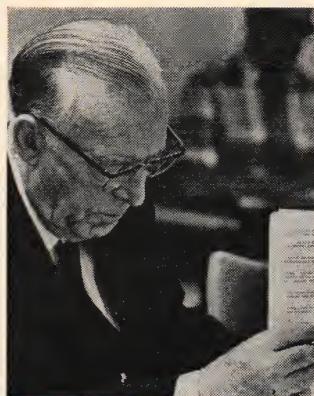
Gypsy Trucking Target of Board Action

All vice presidents of the International Brotherhood of Teamsters were urged at the recent quarterly meeting of the Teamster general executive board to return to their geographical areas and make extensive surveys of gypsy trucking.

Board members underlined their determination to move against gypsy and non-union trucking by sanctioning financial assistance for two Chicago freight locals for this purpose. A similar drive is already underway in the New York-New Jersey area.

Sparking the action against gypsy trucking was an extensive report on non-union refrigerated trucking which was presented to board members by the IBT refrigeration division.

Joseph Selly, new Teamster general organizer, reports to executive board on recent referendum among members of American Communications Association in which they voted for Teamster affiliation. Approximately 2400 members are in the new Teamster unit.



VP O'Brien studies report. . . .



VP Tevis reads
constitution. . . .



VP Gibbons
follows
discussions. . . .



VP Flynn reads report. . . .



VP Holmes makes point. . . .



GVP Fitzsimmons
reads report. . . .



VP Trerotola listens. . . .



VP Diviny reports. . . .



VP Miller listens
to report. . . .



VP Mock takes notes. . . .



VP Conklin listens. . . .



VP Calabrese
reads report. . . .



Massachusetts Plants

Teamsters Defeat Papermakers In NLRB Ballot at Bird & Son

The United Paper & Allied Workers—a Teamster National Trade Division—defeated the United Papermakers and Paperworkers AFL-CIO in a pair of representation elections at Bird & Son plants recently.

Covered in the National Labor Relations Board elections were 700 production and maintenance workers at the company's plants in Norwood and East Walpole, Mass.

The vote at the Norwood roofing mill was 128 for the Teamsters and 36 for the AFL-CIO affiliate. At the East Walpole corrugated plant, the Teamsters won 238 to 217.

The Bird & Son organizing drive was led by Ed Masterson, Teamsters Paperworker representative. He gave full credit to the hard work of the employees' committees at both plants.

Legionaire



Arthur C. Becker, a member of Teamster Local 299 in Detroit, Mich., recently was appointed director and chairman of the 18th district civil defense committee by the commander of the 18th District Oakland County American Legion. Becker also is director of civil defense for the city of Southfield, Mich., and serves on Gov. Romney's Food and Peace Council.

Teamsters Paperworker Director Bob Williams and Assistant Director Dick Logan coordinated the campaign. Williams praised General President James R. Hoffa, International Vice President Harold J. Gibbons, and Nick Morrissey, president of Teamster Joint Council 10 in Boston, for their assistance in the campaign.

Following the election, Williams commented:

"The people in the Bird & Son plants voted Teamster because they needed a powerful union that will stand up for the workers. The United Papermakers and Paperworkers AFL-CIO is an ineffective union."

The election victories by the Teamster Paperworkers were the most recent in a series of wins against the federation affiliate.

Drives Underway

Last winter, 1,200 Wilson Jones workers in Chicago, Ill., and Elizabeth, N.J., voted overwhelmingly to get out of the Papermakers and join the Teamsters United Paper and Allied Workers.

Last fall, 800 Continental Can Co., workers in Elkhart, Ind., and Tonawanda, N.Y., also left the Papermakers to join the Teamsters.

Other Teamster Paperworkers Division organizing campaigns now underway include Continental Can Co., plants in Mt. Vernon and Newark, Ohio, and the Malta Mfg., Co., in Malta, Ohio.

Economic 'Consensus' Rejected

"Simply, but accurately put, the labor movement is challenging a prosperity and inflation in which profits far outstrip wages and the plight of the poor actually becomes relatively worse. And the corporations are proposing that the millionaires should be conscientious objectors in the anti-inflation fight while the trade unionists, the impoverished, the pensioners, and the welfare recipients suffer for the common good . . ."—Michael Harrington, *New America*, Sept. 12, 1966.

Appreciation

Dear President Hoffa:

Since my retirement about nine years ago, and under your most excellent retirement system, my wife and I are enjoying many things we'd always hoped to be able to do.

To try to put into words our gratitude would be almost an impossibility. We never dreamed over 30 years ago such a blessing would be bestowed upon us in North Carolina. May God bless you and your co-workers. Because I'll pray for you day by day.

/s/ Esau Harvey
Halifax, N.C.

• Maine Victories

A pair of National Labor Relations Board representation election victories were won by Teamster Local 340 of Portland, Me., in recent weeks.

Albert Page, secretary-treasurer of Local 340, said the wins were at the Intercity Transportation Co., in Portland, and at Wilner Wood Products Co., in Norway, Me.

Intercity's 10 drivers voted unanimously for the Teamster representation and already have ratified their first contract which provides them a 45-cent hourly wage gain over a 3-year period along with a health and welfare plan and other benefits.

Page said drivers at Wilner Wood balloted 10 to 2 for the union. It was the 3rd election attempt at the company which hauls its own products throughout New England, New York and New Jersey.

• Desk Clerks

Teamster Local 856 recently cracked a heretofore unorganized group of workers when it was chosen to represent 556 men and women working as desk clerks and in other office assignments at 33 of San Francisco's major hotels.

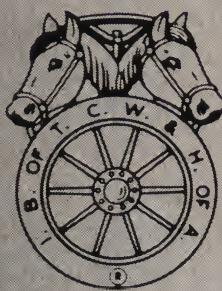
Rudy Tham, secretary-treasurer of Local 856, said the National Labor Relations Board election resulted in a Teamster majority of 234 to 55 over an AFL-CIO affiliate. Some 90 "no-union" ballots were cast.

Tham noted that the victory culminated 20 months of organizing efforts, and involved litigation in the courts and before the NLRB in order to give the clerks an opportunity to express their preference in union representation.

JOHN B. BACKHUS

1898-1966

International Vice President





International Union Vice President John B. Backhus of Philadelphia died October 8, 1966. He had been hospitalized since shortly after the 19th International Union Convention in Miami Beach in July, where he had been elected to a third term of the International Union's General Executive Board.

Prior to his first election to the General Executive Board, Backhus had served the International Union as a trustee.

John B. Backhus was a leading labor figure dating back to the day when he was working for a bakery in Philadelphia and felt that bakers should be organized.

Through his efforts a charter was granted to Local 463 by the IBT in

1933, and Backhus was immediately elected president. He held that position without interruption for 33 years. He was president of Joint Council 53, having first served in that office from 1937-41, then was re-elected in 1947.

Under Backhus' leadership, Local 463 grew to a membership of over 10,000 in the milk, bread, ice cream and allied industries. The Local negotiated the first pension plan in the baking industry and has achieved some of the highest wage rates in the country.

In 1957 Backhus was elected Vice President of the International Union during the organization's Miami Convention. As a member of the General Executive Board, he showed the same devotion to duty and to the

Teamsters' Union that marked his career since 1933.

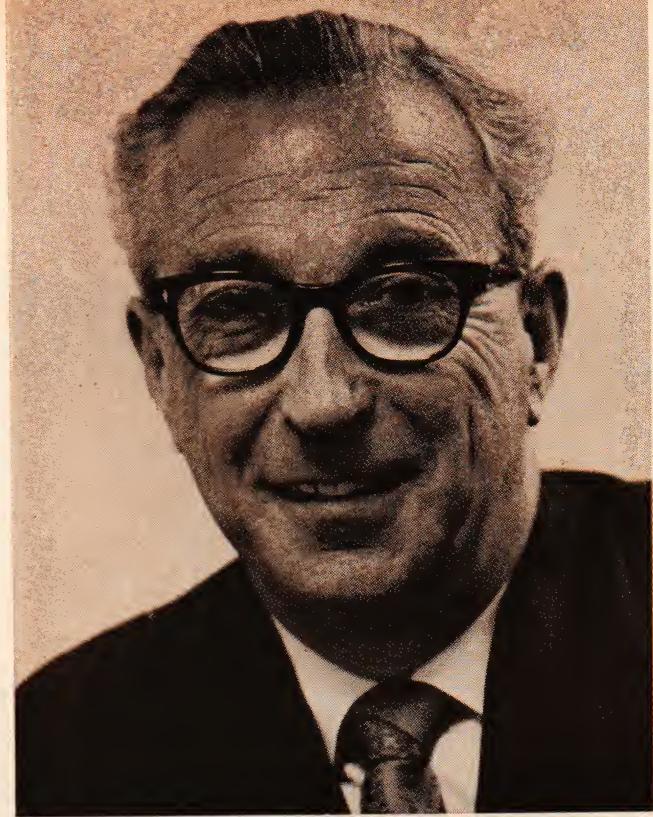
He was a native of Philadelphia. He was born on August 23, 1898, and attended public schools in the Quaker City. During World War I he served with the 108th Field Artillery in the 28th Division.

Backhus is survived by his wife, a son, and three grandsons.

Teamster General President James R. Hoffa called Backhus' death a "great loss to the International Brotherhood of Teamsters."

"John Backhus was a Teamster old-timer, having made his entry into the Teamsters and the labor movement when the going was rough. Backhus always measured up to the task," Hoffa said.

Robert Holmes Appointed IBT Vice President



Robert Holmes

ROBERT HOLMES, of Detroit Teamster Local 337, is the newly appointed vice president on the International Union General Executive Board.

Holmes, who becomes 12th vice president, fills the vacancy occasioned last month by the death of John B. Backhus.

Unanimous approval of the appointment by General President James R. Hoffa was given by members of the General Executive Board, and Holmes sat as a member of the board at its regular quarterly meeting last month in Hollywood, Florida.

The new vice president is no stranger to Teamster affairs, having been one of the "strawberry boys" who participated in the strike against Kroger's which launched President Hoffa on his career in the labor movement.

Holmes was born in England, February 11, 1912, and at the early age of 14 tasted the bitter fruits of hard labor as a coal miner. He left England when he was 16 and went to Detroit, where he found employment on a farm.

He remembers well that it was in 1931 that he went to work at the Kroger warehouse in Detroit and that he met two people with whom he has been continually associated since.

One was a young lady named Erma who worked at Kroger's and in 1934 became Mrs. Robert Holmes.

The other was James R. Hoffa. Holmes became the first secretary-

treasurer of Teamster Local 337 when it was chartered in March 1937. He served in that capacity until the death of Bert Brennan, the local union's long-time president in 1961. Holmes then assumed the presidency, the local union's chief executive officer, and has served in that capacity since.

Responsibilities in a young labor movement came fast and furious for Holmes. In 1940 he became a trustee of Detroit's Teamster Joint Council 43, a position which he held until 1959, when he was elected Council secretary-treasurer. He serves in that capacity today.

Additionally, Holmes serves as head of the Central Conference of Teamsters Warehouse Division and has played an important part in the fine agreements enjoyed in that jurisdiction. He is a tireless worker for area-wide and national agreements with national food chains.

He is a trustee of the Michigan Conference of Teamsters' Health and Welfare Fund.

From 1953 until 1957, Holmes served as a vice president of the old AFL Detroit Central Body.

Although most of his waking hours are taken up with trade union activities, Holmes has found time to serve the community interest when his leadership abilities are sought by government leaders.

He has served six years on the governing board of the Detroit House of Correction.

In 1964, he accepted an appoint-

ment by the Mayor of Detroit to the Civic Center Commission.

He accepted an appointment to the Detroit Wayne County Board of Commissioners and later was elected to that office.

He is chairman of the Detroit Port Commission.

He is a vice president and director of the United Foundation.

Also, he serves under two appointments from the Governor of Michigan, one to the Migrant Labor Commission, and currently on the Governor's Traffic Safety Committee.

He has served on the Committee for the United Negro College Fund.

He is a member of the Michigan Committee on Foreign Trade Expansion.

Robert and Erma Holmes have two married children, Margaret and Robert, and four grandchildren.

Said President Hoffa when making the appointment:

"No one acquainted with Teamster affairs needs an introduction to Bobby Holmes. He has been a tireless worker for the organization and for the rank-and-file members for many, many years. Although we are never happy to have to make an appointment occasioned by the death of a Brother Teamster, we are fortunate to have men like Holmes to fill vacancies. Recognition of the work of Bobby Holmes for the Teamsters is long overdue."

In New Jersey

Dairy Drivers Local Campaigns Against Deceptive Milk Dating

Representatives of Teamster Local 680 of Newark, N.J., are conducting a legislative campaign in the state to make it mandatory to return milk dating to the day of the week rather than dating by the day of the year.

Lawrence W. McGinley, president of Local 680, said a proposed amendment to the dairy statutes of New Jersey has been introduced at Teamster request by State Senator O'Connor, Democrat of Bergen, which would require a return of the dating of milk containers to show the day of the week on which the milk was pasteurized.

McGinley said that "by a peculiar legal opinion, the present law has been interpreted so as to permit the dating of milk containers—not by the day of the week or even by the date of the month—but by the number of the day of the year."

He said, for example, that Tuesday, Nov. 1, 1966, is the 305th day of the year and therefore it is now permissible to stamp "305" on a bottle of milk pasteurized on that date.

McGinley charged that this interpretation of the law "permits perpetration of fraud and deceit upon

housewives and other milk purchasers, none of whom know, or can be expected to know, the number of the day of the year."

"This therefore permits the sale to consumers of stale, rancid, or sour milk, instead of fresh milk as they assumed they were buying," said McGinley.

Local 680 received support in the milk dating campaign from Teamster Joint Council 73 of New Jersey which, at its recent convention, passed a resolution urging passage of the legislative amendment "in the interest of the consumers and of the integrity of the milk industry of New Jersey."

• Mobile Ballot

A majority of the truck drivers, warehousemen, and fork lift operators employed by Finch Warehousing & Transfer Co., Inc., in Mobile, Ala., voted for representation by Teamster Local 362 of Mobile in a recent National Labor Relations Board election.

Leon May, secretary-treasurer of Local 362, said the bargaining unit has nearly 30 members. The ballot

count was 15 for the union and 12 against.

The company provides a moving and storage service.

• Chemical Plant

By nearly a 3-to-1 majority, production and maintenance workers at Hooker Chemical Corp., of Dallas, Tex., voted for representation by Teamster Local 745—defeating the Mine Workers District 50—in an election conducted by the National Labor Relations Board recently.

Charles Haddock, Local 745 business agent, said the ballot count of 41 eligible voters was 29 for the Teamsters and 10 for District 50. There was one "no union" ballot.

• Boston Win

Five of 7 truck drivers and warehousemen employed by Sondik of Massachusetts, a building material warehouse located in Cambridge, Mass., voted for representation by Teamster Local 379 of Boston, Mass., in a recent National Labor Relations Board election, according to Rico Pasquale, business representative for the local union.

Priddy Cited



Paul W. Priddy, president of Teamster Local 89 in Louisville, Ky., is scheduled to receive a City of Hope Golden Torch award at a dinner Dec. 3, 1966. Proceeds from the dinner will be used to help finance medical research at the City of Hope medical center located in Duarte, Calif.

Layoffs-Recalls Subject of Union Concern Says NLRB

Sustaining the trial examiner, the National Labor Relations Board held recently that Cloverleaf Cold Storage Co., in Sioux City, Iowa, violated the Act by laying off and recalling employees without consulting Teamster Local 383, certified representative, despite the local union's frequent protests that it had not been notified of the employer's actions.

Cloverleaf argued that its practices were justified since "prior to the advent of the union it had always acted unilaterally with respect to such matters."

The trial examiner rejected this defense, saying that "until a majority of its employees designated a bargaining agent, it (the company) had no duty to consult with anyone as to such management decisions. When the union was certified, however, it could

no longer enjoy this unlimited freedom, for the Act plainly placed upon the employer the responsibility of bargaining with the employees' representative before effecting layoffs. . . ."

The company, said the Board, was also guilty of bargaining in bad faith which was evidenced by its desire not to reach a final agreement with Teamster Local 383.

In addition, the Board noted that the trial examiner found the company to be determined throughout the negotiations following the union's certification to make decisions unilaterally with respect to seniority, wage increases, and layoffs and recalls.

The cold storage firm was ordered by the Board to cease the unlawful conduct, bargain with the union upon request, and reimburse employees for losses caused by the unilateral actions.

At Indiana Plant

Teamster-Carpenter Negotiations Gain Contract Without a Walkout

Employees of Hamilton Cosco, Inc., a tubular furniture manufacturing plant in Columbus, Ind., recently ratified a contract negotiated jointly by Teamster Local 135 and Carpenters Local 1155 of Indianapolis.

The agreement wrote a peaceful finish to a series of hard bargaining sessions that got underway initially last May 11th.

Loran W. Robbins, president of Local 135, headed the Teamster side of the negotiating team that finally wrapped up the 3-year agreement. It was the third contract negotiated by the Teamster-Carpenter team with Hamilton Cosco—and the first pact to be achieved without a strike at the company.

Robbins said the agreement brought substantial hourly pay gains for each year of the contract, and included larger than usual increases for workers in the plastic department to bring their wages more closely into line with other production workers.

In addition, 107 employees of the 750-man workforce were reclassified, resulting in further pay gains ranging

from 7 to 14 cents on top of the general increases.

Other contract gains were made in the areas of health and welfare and pension language, also vacation schedules.

A long-standing source of friction was eliminated by the dropping of an old incentive plan from which the employees had never obtained a significant reward.

• Airline Win

A majority of flight engineers and flight attendants employed by Modern Air Transport voted for Teamster representation in a recent election conducted by the National Mediation Board.

Henry Breen, director of the International Teamsters Union Airline Division, said altogether there were 99 eligible to cast ballots—56 pilots, 29 flight attendants, and 14 engineers.

Both the flight engineers and attendants voted overwhelmingly for the Teamsters, but a slight majority of the pilots voted for the Air Line

Merit Citation



Sam Tagnesi (left), a member of Teamster Local 584 in New York City, is shown receiving a merit citation from Paul Cohen, president of the Muscular Dystrophy Assns. of America, for his work in behalf of an MDAA fund-raising telethon last Labor Day. Tagnesi, a milk driver, has two children afflicted with the fatal disease.

Pilots Assn., AFL-CIO, which also was on the ballot.

Breen said Modern Air Transport is the result of a recent merger between Modern Air Transport of New Jersey and Gulf American Land Corporation of Florida.

• Check Makers

Teamster Local 188 of Indianapolis, Ind., recently signed an initial contract with the Bankers Dispatch Corp., of Ind., which employs around 40 workers.

Benefits included an average of about \$25 per week increases retroactive to March 1, 1966, according to Morris W. Davis, president of the local union. The contract also included a union shop clause, grievance machinery, seniority language, health and welfare, and numerous other benefits.

Davis said the agreement was the first that Bankers Dispatch has signed with any union. He added that the company made a bitter stand against contract proposals over a period of several months following a National Labor Relations Board election in which the employees voted Teamster by a 30 to 8 count.

Bankers Dispatch operates in several cities in the Central States area, handling cancelled check and other printed materials at about 5 cents an ounce.

Community Service



Teamster Local 443 in New Haven, Connecticut, recently purchased 50 tickets to local professional hockey games and presented them to two United Fund youth agencies. Shown above at the presentation, left to right, are Calvin Camp, Children's Center; William DeGeorge, Farnam-Neighborhood House; Frank J. Fallon, of Local 443; and Louis L. Oronzo, United Fund labor staff.

Company Slapped In Union Firing

Cumberland Shoe Co., of Franklin, Tenn., violated the Act, said the National Labor Relations Board in a recent decision, by discharging John Osteen because of his activity for Teamster Local 327 of Nashville, Tenn.

Reversing the trial examiner, the Board held the employer unlawfully threatened to close Cumberland's Franklin plant when Vice President Bransford stated that Chapel Hill—another of the company's plants—"is a living example that we are not going to run under a union."

The impact of that remark, noted the Board, became evident upon consideration of the following facts concerning the employer's labor policies at its Chapel Hill plant:

Refuse to Bargain

In October, 1963, the NLRB found that the employer, at the Chapel Hill plant, engaged in widespread violations of Section 8(a)(1) and unlawfully refused to bargain with another union.

After the Board ordered the employer to bargain, Cumberland closed the Chapel Hill plant for a year.

In January, 1966, the Board ruled the employer again violated the Act by failing to notify the Chapel Hill union of the plant's reopening and thereafter refusing to bargain with that union.

Thus, finding Bransford's statement unlawful, the Board said:

Threat

"While the Board did not find that the 1964 closing of the Chapel Hill plant was unlawful, we consider it plain that Bransford's remark . . . was meant to convey, and did convey, the threat that the company would refuse to bargain with any union selected by Franklin plant employees and would close down the Franklin plant rather than bargain."

Reversing the trial examiner still further, the Board held the employer was also guilty of soliciting and assisting employees to withdraw from the union.

Accordingly, the company was ordered to cease the unlawful conduct and reinstate Osteen with backpay and interest.

Wappinger System

Non-Teaching School Employees Gain Good Contract as Teamsters

Teamster Local 445 of Yonkers, N.Y., recently completed an agreement with the Wappinger Central School System bringing wage increases from \$200 to \$490 a year over the previous scale to 175 non-teaching employees.

Theodore G. Daley, secretary-treasurer of Local 445, said the contract covers custodians, groundskeepers, maintenance men, drivers and cleaners, and auto mechanics working at Wappinger, Poughkeepsie, Fishkill, East Fishkill and LaGrange schools in Dutchess County, and at Kent and Philipstown in Putnam County, N.Y.

Daley said the pertinent benefits of the agreement include:

—An exclusive union representation clause.

—Minimum life insurance coverage for new employees who previously were not covered.

—Paid sick leave, not deducted from the accrued time as was the previous practice.

—Uniforms supplied by the school system and paid for; they were not previously supplied or paid for.

—Meal allowance—not previously paid.

—Time and one-half after 8 hours on any day and 40 hours in any week. Previously the policy was straight time on all hours.

—Seniority clause giving preference of jobs and highest pay and layoff and recall rights—not previously afforded non-teaching employees.

—Improved grievance machinery, another first.

—Numerous other improvements, including a vacation schedule and non-monetary gains.

• Leather Vote

A heavy majority of 180 workers employed by the Weymouth Art Leather Co., in Braintree, Mass., voted for representation by Teamster Local 25 of Boston in a recent National Labor Relations Board election.

William McCarthy, president of Local 25, said the winning ballot culminated an organizing campaign under the leadership of Local 25 Vice President Bill Lyden and Trustee Arthur Zaniboni.

The ballot count was 119 for the Teamsters, and 33 for an AFL-CIO affiliate.

All-Star Champs



Most of the youngsters shown here are sons of members of Teamster Local 330 in Elgin, Ill., and recently won the Teener All-Star national baseball crown in a tournament at Hershey, Pa. Local 330's Teen team won the Elgin title and composed the core of the all-star squad that traveled to the national tourney. Charles Turner (far right) coached the team.

Lone Star State

Texas Schlitz Brewery Workers Ratify 1st Teamster Contract

Employees of the new Schlitz Brewing Co., plant at Longview, Tex., who voted for Teamster representation in a recent National Labor Relations Board election, have unanimously ratified the terms of an initial 3-year agreement setting new standards in wages and working conditions for southern brewery workers.

The contract provided for an immediate wage hike of 65 cents an hour. The increase raised starting hourly rates from \$2.90 to \$3.55, retroactive to the date of NLRB certification, and resulted in backpay of \$190 for each of the new Teamsters at the brewery.

Another pay hike of 20 cents in the

78-Cent Wage Package

800 Teamsters Renew Agreement With Safeway Complex in West

Teamster Local 315 negotiators were able to reach an agreement, averting a strike, with Safeway Stores, Inc., on a wage addendum for drivers, platform men and automotive members employed at the huge Safeway distribution complex in Richmond, Calif.

A wage package of 78 cents per hour for the 800 Teamsters was agreed on by the union and company negotiators after marathon bargaining sessions in the San Francisco regional office of the Federal Mediation and Conciliation Commission.

Preceding the final sessions were

24 meetings on the contract that expired last July 11th.

Negotiations are now underway on a contract for warehousemen working at the complex.

Richard Simon and John Foster, secretary-treasurer and president respectively of Local 315 headed the bargaining team. Assisting was John Greeley, director of the Teamsters Union National Warehouse Division.

The Safeway food complex is the distribution center for Safeway stores in Northern California and Northern Nevada.

second year and an additional 15 cents in the final year of the agreement will bring the hourly rate to \$3.90 by September of 1968.

A separate negotiation covering the unit of maintenance personnel at the Schlitz plant produced a wage of \$4 per hour for electricians and machinists, and \$4.10 for engineers. They will go up to \$4.45 and \$4.55 respectively by the third year of the contract.

Conforming to the pattern set by earlier Teamster negotiations at the newly-organized Anheuser-Busch brewery at Houston, Tex., the Schlitz pact provides for immediate welfare plan coverage through the Central States, Southeast and Southwest Areas Health and Welfare Fund, and pension benefits effective at the start of the second contract year, as well as holiday, vacation schedules, shift differentials, and other gains.

• Warehousemen

By a 3-to-1 majority, all employees of Fox-Vliet Drug Co., a wholesale drug warehouse in Pueblo, Colo., voted for Teamster representation in a recent National Labor Relations Board election.

John R. Dykes, secretary-treasurer of Teamster Local 146 in Colorado Springs, Colo., said 27 workers were eligible to ballot. The tally was 20 for the union and 7 against.

• Cone Company

A majority of 7 drivers and warehousemen employed at Maryland-Pacific Cone Co., wholesale distributor of ice cream cones, paper containers and drinking straws located in San Leandro, Calif., voted for representation by Teamster Local 588 of Oakland, Calif., in a recent National Labor Relations Board election, according to J. F. McSherry, secretary-treasurer of the local union.

• Rockford Vote

A large majority of workers at Mott Bros., Co., in Rockford, Ill., voted for Teamster representation in a recent National Labor Relations Board election.

Russell H. Olson, business agent for Teamster Local 325, said 31 employees were eligible to ballot. The vote was 22 to 8 for the union.



Shown here after agreement was reached are Teamster Local 315 and company negotiators of a Safeway grocery contract addendum covering drivers and platform men. Left to right are: Seated—David Newell and Herman Webber, company negotiators; Jon Runyon, Herb Scoffield, Frank Baker, Gene Van Winkle, Bill Patterson, Local 315 rank-and-filers; Vince Aloise, Local 315 business agent; International Teamster Representative John Greeley; Richard Simon and John Foster, secretary-treasurer and president respectively of Local 315; Standing—Frank Silva, Al Alfonso, Frank Ortega, Bill Englebrick, Jim Patterson, Local 315 rank-and-filers, and Harry Polland, economist for Teamster Joint Council 7.

From Recent Visit

IBT Chief Labor Counsel Records Impressions of Russian Unions

(EDITOR'S NOTE: David Previant, chief labor counsel for the International Brotherhood of Teamsters, recently returned from the 6th International Congress of Labor Law and Social Legislation in Stockholm, Sweden. Following attendance at that meeting, Previant visited the Soviet Union. His observations on Soviet labor unions, prepared for the International Teamster, appear directly below.)

The first person we got to see was Boris A. Averyanov who is Head of the International Department, All-Union Central Council of Trade Unions of the U.S.S.R. He was very cordial and spoke excellent English with an Oxfordian accent. He devoted most of his time to explaining why there was no reason why American trade union officials should not meet and exchange information with officials of Russian trade unions. He emphasized that such meetings need not involve any discussion of political matters, but only common problems. He said that the Trade Union Council of Great Britain and many of its affiliated National Unions do so, as well as Unions from other European countries, and he thought that on the same basis this could be done with American Trade Unions.

He stated that the principal obstacle to these meetings is George Meany, President of the AFL-CIO, but indicated that he had information that Mr. Meany was retiring next year. He said, however, that this information was based upon the reading of many newspapers and magazines, and that this information was not received in any special or confidential way. He was, of course, familiar with the Truck Drivers Union and Jim Hoffa. He expressed the highest admiration for the effectiveness of the Teamsters



David Previant

Union and for Hoffa, and indicated his belief that this was the only American Union that was really discharging its full obligations to the membership.

He tried to explain briefly the nature of the Russian trade union movement and made the following points:

1. There are 90 million workers, 80 million of which belong to unions. Membership in Russian unions is

entirely voluntary. Although there is no "closed" or "union" shop, most of the eligible workers do belong to the appropriate Union. Those who do not belong do not suffer any discrimination in their jobs. However, the Unions administer the social insurance funds which are established solely out of funds received from the employer or from the Government and not from Union dues.

Apparently Union members have an advantage in their participation in the benefits of such fund which include sick and disability benefits, pensions, maternity leaves, etc. Of course, there is, therefore, a very strong inducement for employees to belong to the Union.

2. Union dues are used principally for salaries, expenses and the development of social, cultural and athletic activities of the members.

3. Collective bargaining agreements are negotiated between the management of the enterprise and the union representatives. These collective bargaining agreements establish the quota or normal work product expected from the average worker, and provide for additional compensation when the quotas are exceeded.

These quotas may be on an individual worker basis or on a worker team basis. Workers who do not produce either on an individual or team basis

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may be moved to other positions or even into other enterprises, but they are very seldom fired. The collective bargaining agreements also deal with safety, cleanliness, etc., at the place of employment.

4. If a worker is disciplined, penalized or believes he was not compensated properly, in any way, he has a right to take his case through a whole series of Review Committees which are established in the plant and finally to a Trade Union Council for the area.

This Trade Union Council which is comprised only of union representatives and not management representatives, has the final word on the disposition of the grievance. However, an aggrieved working man has a right to go to a People's Court which is the Court for the District in which he lives. The Court is comprised of a Judge who is a lawyer, and two "Assessors" who are not lawyers, all of whom are elected by the people.

The working man is represented by a lawyer furnished to him by the Union. If he loses his case before the People's Court, he has a right to appeal to a Regional Court, and then to the Supreme Court.

These grievances must be submitted to the Courts within ten (10) days because the maximum back pay which may be allotted is twenty (20) days unless the Supreme Court decides otherwise.

Shutdowns

Management can go to Court, too, to protest any decisions, but it very seldom does. When it does go to Court, it may present only questions of law and not of fact.

5. The average work week for all workers is 41 hours which consists of 5 days of 7 hours each, and 6 hours on Saturday.

6. The Trade Union Committee in any particular plant has the absolute right to close a plant down in the event it determines that the conditions are unsanitary or unsafe, and management has no right to reopen the plant until the conditions are corrected.

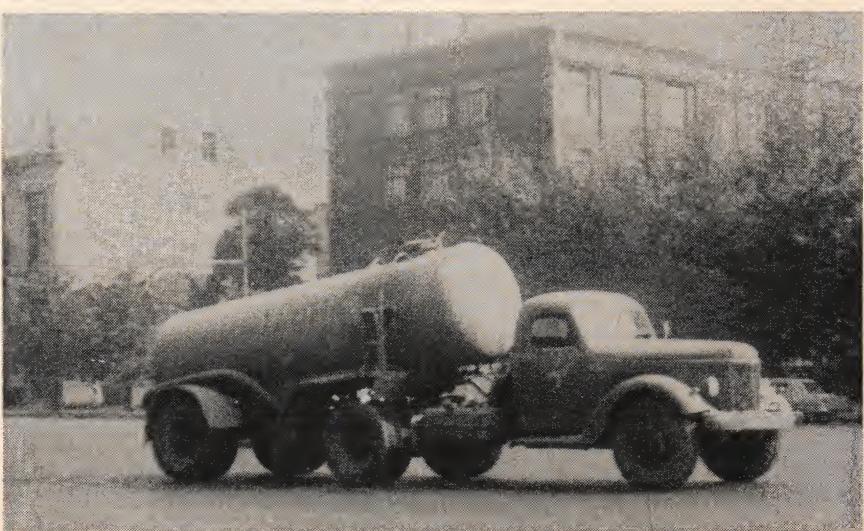
After loading us up with all kinds of propaganda, Mr. Averyanov then arranged for us to meet with officials of the Railway, Maritime and Teamster Unions. In these instances, we had to converse through an interpreter because the Representatives appeared to have only a very meager, if any, understanding of the English language.

The officers of the Maritime Union said that their basic work-crews on the dock consist of 15 members. The docks are about 80% mechanized. The basic average pay is 120 rubles a month. [The Russian ruble today is said to be worth \$1.10 in American money. However, an American Professor to whom we spoke, who has

been to Russia a number of times to lecture on mathematics, said that the realistic relationship would be 3 rubles or more to every \$1.00].

Bonuses are received for dirty work, dangerous work or based upon volume in excess of what is agreed to be a normal quota. With bonus,

On his recent trip to Russia, Chief IBT Labor Counsel David Previant found that most Russian trucks are 'straight jobs,' or straight jobs pulling a trailer. The trucks shown here were photographed by Previant on Moscow streets.



the average pay ranges from 140 to 260 rubles a month. Longshore work in the Northern ports receives higher bonuses because of the climatic conditions. If there is no work at all, the crew is put to work on other jobs around the dock. If work is interrupted because of weather, etc., they get their basic pay plus a bonus based upon the percentage of work performed.

Apparently there is very little containerized cargo on any of the ocean-going vessels, but there are some specialized container ships on the rivers. There is virtually 100% mechanization for handling of bulk cargo. Special pieces may require about 20% manual work.

On the ships themselves, the number of men in the crew is dependent upon the size of the ship. However, the watches are 8 hours a day, so the seamen get extra time off when ashore to make up for the extra hour of work above the standard 7 hour day.

Contrary to some information which has been circulated in America, there are very few women on the boats. At one time, there were 4 female Captains, but most of them have quit. When women are used, it is only as doctors, nurses, and stewardesses.

Railroad Workers

Railway tracks are of wider gauge in the Soviet Union. This originated from the desire to make it impossible for any invaders from other countries to bring in troops and munitions on their own railroad equipment.

While there are some diesel engines, most locomotives are electrically operated on overhead wires. They were

surprised to learn that there were so few electrified railways in this country because they consider electricity a more modern and efficient manner of operation. They have an elaborate system of safety signals both in the cab and on the rails, and have two-way communications between the cab and the stations.

There is one engineer, one assistant to the engineer, and one conductor or brakeman at the end of the train, but no fireman, as such, in the cab. However, from their description of the assistant to the engineer, whose principal duty is to assure safety of operation, it would appear that he is very similar to our fireman. Otherwise, the wages and hours and bonus systems are pretty much the same as in the Maritime Industry.

The "Teamster" Union

Of course, the most interesting part of the discussion was with Vladimir K. Konnov, the President of the "Communication, Motor Transport and Highway Workers Union of U.S.S.R." He was very busy that day with his "Presidium" which is the same as our General Executive Board.

I had a very interesting discussion with him. Although we talked through an interpreter, it was obvious from watching him that he is a very vigorous and forcible speaker, using gestures freely, and with no loss for words. His Union has over three million members, but this is considered only a "medium-sized" Union. The largest Union is the Agricultural Workers with over 9 million members.

The Soviet Teamsters Union consists of communications workers, taxi

drivers, long distance truck drivers, and workers engaged in inter-city road repair. The Local or City Drivers belong to municipal employees unions. There are approximately two million transport drivers, one and one-third million communications workers and one-half million involved in road repairs. The figure for transport drivers includes cab drivers.

Although the Union has over three million members, there are only 14 paid employees at Central Headquarters. Ninety-five percent of officials in the field are unsalaried.

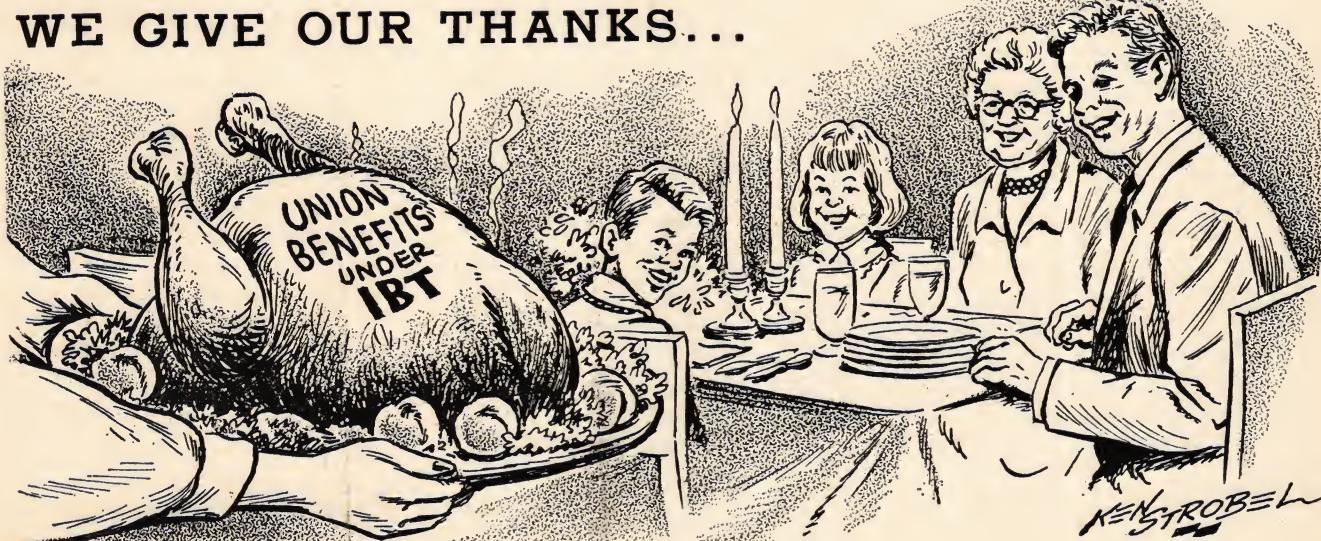
Union dues average about 1% of the monthly salary, but are less for workers earning less than 70 rubles a month.

The Transport Drivers work on a mileage and tonnage basis. They receive one and one-half times their average wage if they are regularly employed. They receive no extra compensation for deadheading. The basic rate of pay is 100 rubles for a 7 ton truck.

For smaller trucks, the basic rate of pay is 68 rubles. For so-called "precious" cargos, that is, oil, metal, timber, steel, and concrete, there is a 30% premium. They also receive an extra premium for loading and unloading, or, if there is a trailer attached to their vehicle, or if required to drive on poor roads. Their average pay is 140 rubles per month, and sometimes may go as high as 250 rubles per month. Sometimes their total compensation is more than that received by management.

I noticed that most of the trucks in the city were either straight-jobs or were straight-jobs to which were

WE GIVE OUR THANKS...



attached a four-wheel trailer. When I inquired about this, I was told there were many conventional tractor-plus-trailer units especially for hauling fruit, vegetables, and oil products.

However, the oil trucks are not permitted to get into the city because of the fire hazard, and, therefore, unload at the outer limits of the city. There are very few filling stations in the city.

Sleepers Taboo

The Union has absolutely refused to permit sleeper cabs except in extreme cases because "they were not good for the drivers". It is their feeling that on a longer haul, the railroad should do the work. They recognized that they do not have the same problem of competition between the rails and trucks that we have so they don't mind losing freight to the rails since everything is owned by the government.

All runs are arranged to permit rest-periods after 7 or 8 hours, and they try to have turn-around runs to permit the driver to sleep at home at night. All of these scheduling are

worked out between the Union Representatives and Management.

When drivers are paid by the tonnage, the rate depends upon the class of cargo. Thus a full cargo of cotton which weighs less than 4 tons will pay the same compensation as 4 tons of steel. However, the bonus is usually based upon the actual weight carried rather than the capacity of the truck.

Taxicab drivers are divided into 3 classes. They enter the third class only after a period of training. At this point, they receive the minimum monthly salary of 68 rubles. After one year in the third class, they are permitted to take an examination to qualify them for the second class, which will entitle them to a higher bonus or rate of pay. After five years of driving in the second class, they are then eligible to take an examination to pass into the first class for which they receive the top compensation in excess of 100 rubles a month.

Labor Shortage

The examination covers driving ability plus knowledge of the city. Cab drivers, just like other employees

in the Soviet Union, are not supposed to take tips. On this point, Mr. Konnov was very emphatic. Tips were considered offensive and immoral because they were like payments by a master to a servant. Since all workers and people are equal in Russia, tips are not permitted. He did acknowledge that some drivers did take tips, but insisted that this was unusual, and said any driver caught doing it would be discharged.

However, there is an acute labor shortage, and since cab driving brings relatively lower pay, it is difficult to get enough good cab drivers to fill the need. In this regard, they have a "queueing" system at certain busy intersections. People who want a cab must stand in line and wait their turn. The cab drivers presumably are not permitted to make pickup of passengers on the street, but must go to the "queue" and take people in the order in which they are standing.

● Safety Record

The Brunswick Corporation Truck Fleet Drivers, members of Local Union No. 549, Kingsport, Tenn., based at the Marion, Virginia Plant, completed a perfect fleet safety record for the calendar year 1965. During the year, the fleet operated a total of 690,642 miles, traveling coast to coast without an accident.

This same fleet won the Trailmobile Safety Improvement Award in 1962 for reducing their accidents by 45%. They won the first place award in the 1964 National Truck Safety Contest, Private Carrier Division—Intercity, with a record of 698,842 miles, two accidents, totalling \$81.97 in damages. Also, they were awarded a trophy for 1964's performance in reduction of their own accident frequency from previous years.

● Backpay Award

Ten members of Teamster Local 738 in Chicago, Ill., recently won a backpay award totaling \$608 for the group as a result of a contract violation by Herst-Allen Co.

Michael J. Formusa, secretary-treasurer of Local 738, said the union filed a grievance after the company cut to 15 minutes the 30 minutes allotted by agreement for the driver-salesmen to check out their trucks.

Terms of the ruling restored the 30-minute checkout period.

VP Aids Telethon

International Vice President Joseph Trerotola, president of Teamster Joint Council 16, is shown as he led organized labor's support of the Jerry Lewis Holiday Telethon over the Labor Day weekend in New York City. Trerotola here is giving a pledge to Lewis, national chairman of the Muscular Dystrophy Assns. of America, Inc., which received all proceeds from the telethon. Cash gifts pledged by labor in the fight against muscular dystrophy totaled an estimated \$200,000. IBT Vice President Dominick Calabrese is seated lower left) at table in foreground.



Billions in Debt

Credit Can Be Help or Headache; It's Up to Consumer to Decide

MORE American consumers than ever before are piling up instalment debts more extensively than ever in the past.

This fact was reflected in the recent announcement by the Federal Reserve Board that instalment credit outstanding last August 31st totaled \$72,640,000,000 for the nation. The sum was more than double the total of \$36,218,000,000 outstanding at the end of 1960.

In other words, today's average instalment debt amounts to \$380 for every person in the country.

Of the total consumer indebtedness, nearly half—\$30,918,000,000—was in auto loans August 31st. More than a fourth of the total was in personal loans. The remainder was spread over home repair and modernizing (appliances) and other items. (The totals are exclusive of home purchasing loans.)

As if this were not enough, the amount of instalment credit outstanding can be expected to continue increasing at a rate far in excess of

more than a half billion dollars every month.

The significance of such a heavy financial sword hanging over the family budget of John Q. Breadwinner is that it is incumbent upon the head of the household to protect himself in the use of credit—to be its master rather than its slave.

Clearly, credit has become easier and easier to get. There are a lot of reasons why. The obvious ones are that merchants know instalment credit increases their business; consumers visit stores where they can charge things; it's easy—sometimes too easy—to buy more than it's necessary to pay for on the spot.

Another factor causing the increase in instalment credit usage, of course, is that millions of Americans working at substandard wages find it difficult to operate without credit. The unemployed frequently qualify for credit at the hands of unscrupulous merchants (who reclaim the goods and sell it again at nearly-new prices).

To avoid the pitfalls of credit, the

consumer should ask himself some hard-nosed questions while trying to avoid impulse buying.

For example, is having something now worth the extra cost of interest on an instalment purchase? Is the item needed now? Can the payments be met? Must anything be given up to meet the debt demand? Most important, are the interest and/or carrying charges too high, and is the dealer or merchant fair and honest in reputation?

To decide whether to buy on credit, it is also important to know exactly what the income is for a week, a month, a year. Prospective overtime pay or moonlight income cannot be considered solid planning for the financial future.

Balancing the income should be a listing of all expenses. Everything should be listed with estimates on the high side rather than the low side. Any present instalment payments should be listed in the outgo also.

Simple subtraction will show whether the family can afford to use

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credit and make the purchase now or save the money and pay cash later.

If the consumer decides to use his credit, it's to his advantage to make as large a down payment as possible. The payments will be less and subsequently more "painless." The balance of the debt should be paid off as quickly as possible, for this too will save money.

Determining what kind of credit to use is important. There are several kinds of charge accounts, instalment plans, and cash loans—some of which are definitely to be avoided to prevent getting a deep dent in the family pocketbook.

Regular charge accounts are usually offered by stores and shops selling goods and services. The buyer can generally sign a sales slip for whatever he buys and pay later. With a regular charge account, the consumer is billed every 30 days. There may be an interest or service charge if the bill is not paid in 30 days.

Stores with charge accounts may extract higher prices at the expense of the shopper to help cover the cost of the "service" which is labeled a "carrying charge."

Unpaid Balance

Revolving charge accounts operate somewhat differently from regular charge accounts in that a consumer may charge only a limited amount which is agreed upon when the account is opened. The limit is usually based on the shopper's income and credit rating. A certain amount of the bill must be paid each month and interest is charged on the unpaid balance. The interest rate can go as high as 2 per cent a month.

Instalment purchasing usually occurs in the buying of larger and more expensive equipment and furnishings such as furniture, television sets, washing machines, refrigerators, and so forth.

In instalment buying the consumer signs a contract and makes a down payment. A certain amount is then to be paid on the debt by the week or month. The contract can be for a few months or several years. Finance and other special charges are added. The purchaser does not own the items until all payments are made.

Interest and other charges vary greatly in instalment buying. The consumer should know exactly what he is paying and understand the terms of the contract before signing. True interest rates in this area are some-

times 15 to 20 per cent—and can be even higher.

Cash loans, another form of exercising credit, are an entirely different story.

Borrowers can get loans from several types of lending agencies, all of which ask the borrower to sign a legal contract. Sometimes security, otherwise known as "collateral" may be required of the borrower. Often what is bought with the money borrowed can be used for collateral. Rates and ways of figuring interest depend upon where the loan is gotten. Loans may be repaid in regular weekly or monthly payments or paid in total at a given time.

Banks generally use a "discount," "interest on unpaid balance," or "add-on" method. The interest on a personal instalment loan is usually charged on the full amount of the loan until it is repaid. Banks sometimes state their rates at \$5 or \$6 or more (9 to 11 per cent or more) on \$100 a year. With enough collateral or security, the borrower may be able to get a lower rate.

Credit unions lend money to their members. Interest is stated as a monthly rate on the unpaid balance. Each credit union sets its own rate. They do not charge more than 1 per cent a month—a figure which amounts to a true annual interest rate of 12 per cent.

Life insurance companies make

loans to policyholders and often will lend up to the cash value of the policy which serves as collateral. The interest rate is usually stated in the policy—around 4 to 6 per cent simple interest.

Personal finance or small loan companies require less collateral than most other lending agencies, and their interest rates and service charges are usually higher. The rate of interest such companies can charge is generally limited by state law with the usual true interest rates ranging anywhere from 12 to 42 per cent per year. Rates are stated as a monthly rate on the unpaid balance of the loan.

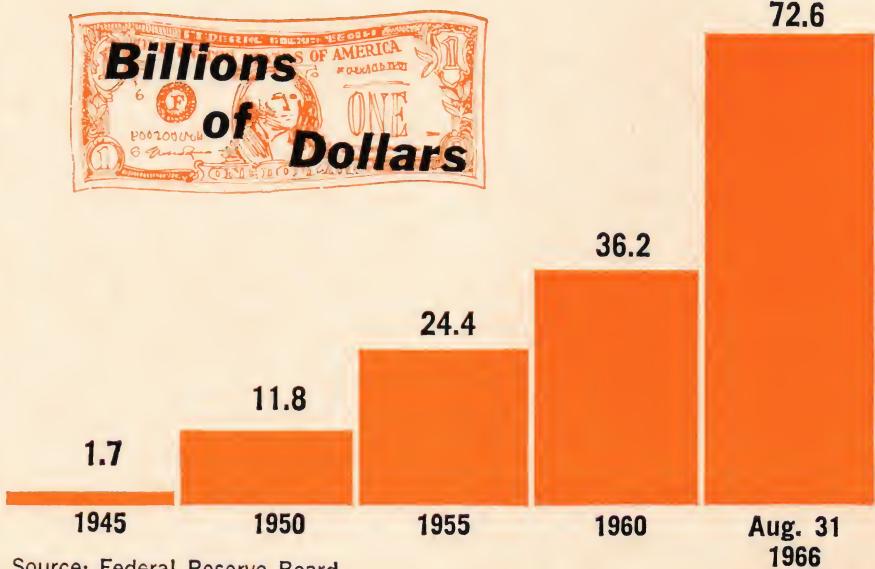
Pawnshops charge extremely high rates of interest on the cash loans they make. The annual rate varies from 24 to 120 per cent or more. Pawnshops require something as collateral for the debt—as anybody has ever been out of a job for some time can testify.

Illegal lenders' rates run even higher than pawnshops. Such loan sharks often take advantage of the borrower and frequently threaten bodily harm.

Whatever kind of credit or cash loan the consumer makes, he should thoroughly understand the contract he signs. There is no escaping the fact that a buyer or borrower is legally responsible for what he signs.

The main thing to be kept in mind

Consumer Instalment Credit Outstanding



with contracts involving money is to read and understand them. Take plenty of time. Learn what the penalties are for non-payment. Check the wording for each amount, date, and other terms—and be certain they are filled in before signing the paper.

It is important to get a copy of any contract that is signed (and look out for a document that has a final payment much larger than all the others). In general, make sure that the contract states clearly:

—Purchase price or amount borrowed.

—Interest and service charges in dollars.

—Down payment.

—Trade-in allowance.

—Insurance charges.

—Any other costs or service charges.

—Total amount due.

—Amount of each payment.

—Number of payments.

—Date each payment is due.

Probably the most exasperating problem facing the consumer is how to figure the dollar cost of credit, a more meaningful figure than percentages which are confusing.

To figure the dollar cost of credit, first add *all* costs in the contract. Subtract the cash price of what is

IBT Daughter



Teamster Local 414 of Fort Wayne, Ind., is mighty proud of Kathleen L. Haxby, 16-year-old daughter of Brother Lyle A. Haxby. The young lady has the distinction of being one of the youngest organists in the Tri-State area and plans to continue her musical education upon graduation from high school.

being bought or the money actually being received from the lender. The difference will be the dollar cost for using credit.

For instance, an item costing \$310 is purchased. The down payment is \$35. The buyer agrees to make 18 monthly payments of \$17.50. Figure the dollar cost this way:

| | |
|----------------------|-------|
| —18 monthly payments | \$315 |
| —Add down payment | 35 |
| —Total cost of item | \$350 |
| —Subtract cash price | 310 |
| —Cost of the credit | \$40 |

How to figure credit rates is another thing entirely. If the consumer is going to borrow money or buy on credit he needs to know how to figure the rate and compare rates of interest and finance charges that are stated in many confusing ways.

Following is a method to figure annual rates using the case cited above in which the credit dollar cost emerged as \$40.

First, multiply 2 times the dollar cost of credit (\$40).

$$40 \times 2 = 80$$

Next, multiply this (80) by the number of payments in a year (12).

$$80 \times 12 = 960$$

Then, multiply the amount of credit needed (\$310 cost of item less \$35 down payment)—\$275—by the total number of payments (18) plus 1.

$$18 + 1 = 19$$

$$275 \times 19 = 5225$$

Finally, divide the results of the second step (960) by the results in the third step (5225). The answer is your true annual credit rate—18.37 per cent.

$$.1837 + = 18.37\%$$

$$\begin{array}{r} 5225) 960.000 \\ \quad 5225 \\ \quad \quad 43750 \\ \quad \quad 41800 \\ \quad \quad 19500 \\ \quad \quad 15675 \\ \quad \quad 38250 \end{array}$$

Ways of stating interest on money loans are baffling to all too many wage earners. There are 5 methods of doing this: Simple interest, interest on unpaid balance, monthly interest rate, add-on interest for installment buying, and interest in advance or discounted.

Simple interest at 6 per cent means you pay 6 cents on each dollar for one year with the loan and interest being paid at one time. Thus, 6 per cent interest on \$100 for a year equals \$6 interest. All or part of the

loan may be paid ahead of time in which case the interest owed is adjusted. If a year loan of \$100 is paid in one lump sum at the 6-month point, for example, then the interest would be one-half of \$6—or \$3.

Interest on the unpaid balance is a horse of a different color. In this case, payments are made on the amount borrowed. The size of the loan gets smaller. Interest is figured on the unpaid balance which is the amount of money owed at any given time.

Here's how to figure interest at 1 per cent per month on the unpaid balance of a \$100 loan to be paid in 12 monthly payments:

First, divide \$100 by 12. The amount, \$8.33, is that which is paid on the principal each month. Next, figure the interest on \$100 at 1 per cent. That's a buck. The first month you pay \$8.33 plus interest (\$1) which is a total of \$9.33. Each month, subtract \$8.33 from the principle left at the end of the previous month; for example, \$100 minus \$8.33 leaves \$91.67. Then figure the interest on \$91.67 at 1 per cent for the second month—92 cents. Thus, the second month you will pay \$8.33 plus the 92 cents interest, which is a total of \$9.25. The payment is figured in this same way every month.

Monthly interest rates are often quoted at 1½ to 3½ per cent per month. This sounds very cheap but consumers should beware! Remem-

Dies



Tony Agro, a member of Teamster Local 311 in Baltimore, Md., died recently when he fell while working on a stack as a master rigger. Agro, sergeant-of-arms of the local union, is shown as he appeared 10 years ago when fighting professionally as Tony Agro.

ber, this is only for 1 month. The true annual interest rate is the quoted rate multiplied by 12. Therefore, interest at 1½ per cent a month would be 18 per cent per year, if the interest is paid at the end of each month. Interest of 3½ per cent a month equals 42 per cent a year!

Add-on interest for instalment buying is simply a method of adding the interest to the loan. A \$6 interest charge would be added to a \$100 loan, making a total of \$106. The borrower makes 12 equal payments. This sounds like a 6 per cent annual interest rate, but rather it is a case of steadily paying off the principal loan. The borrower will owe about \$50 at

the end of 6 months, but will be paying interest on the full \$100 when making his last payment of \$8.87. The true annual interest rate in this system is 11.08 per cent. In this fashion, the borrower pays interest on money already paid back to the lender.

Interest in advance or discounted means the fashion in which the interest charge of \$6 would be taken from \$100, leaving the borrower \$94 to start. The true annual interest rate is 11.87 per cent if the loan is paid in 12 equal monthly instalments.

There're no two ways about it, credit is costly and can surely be dangerous if used unwisely.

2,000 Years Ago

Roman Empire Chariot Drivers Had Highway Problems Also

THAT old adage that there's nothing new under the sun can well be applied in the areas of driver privileges and traffic problems.

Transport Topics, leading trucking industry weekly publication, cited remarks made by William A. Cassell, chief of the Motor Vehicle Division of the Colorado Revenue Department, as proof of the point. While speaking at a driver awards dinner, Cassell said:

"Sometime in the 1970's, we are told, we will enjoy 41,000 miles of interstate highways.

"The ancient Romans would shrug this off and point out that Rome built 54,000 miles of highways which transversed the then known world from Scotland through Asia and Africa.

"The average American man believes that women are terrible drivers and the same was true in the Roman empire centuries before Christ.

"Roman chariot drivers had to have driver licenses and at one time the officials revoked the licenses of women. As a result, the distaff drivers lobbied furiously for 20 years against the law. It is on record that Cicero himself was prevailed upon to make a speech in the Senate and as a result, the women of Rome got their driver licenses restored.

"The Romans issued licenses for chariots and those who thought they were important wanted low numbers which apparently won them special attention along the roads.

Local Gives Anniversary Scholarships

Teamster Local 743 of Chicago recently awarded \$500 cash scholarships to six children of members in the union's expanded program of assistance to ambitious young men and women.

Donald Peters, president of Local 743, said the scholarships were given to mark the 25th anniversary of the union's affiliation with the International Brotherhood of Teamsters.

In previous years, Local 743 has awarded four \$500 scholarships annually.

Congress' Role in Bargaining

Discussing collective bargaining, H. E. Gilbert, president of the Brotherhood of Locomotive Firemen & Enginemen, said recently:

"It has been our experience that once management senses the involvement of Congress or the Administration, it loses any interest in serious, meaningful bargaining."

Subcontracting Violation Found

In a significant decision, an arbitrator has ruled that Sealtest Foods violated its contract with Teamsters Local 246, Washington, D.C., by deciding to subcontract the janitorial work in its plant and office. Sealtest's decision to subcontract the work would have resulted in the complete loss of seniority of the company's regular complement of porters. The seniority of the employees involved ranged from 16 to 25 years.

Arbitrator Rolf Valtin ruled that even though the Local's collective bargaining agreement did not contain an express "no subcontracting" clause, Sealtest's attempt to subcontract the work violated the agreement since it had always been contemplated by the parties that the work involved would be performed within the bargaining unit. In addition the arbitrator reasoned that the company's argument

that it would achieve a substantial economic saving by subcontracting the work merely amounted to an effort at "beating the union's prices." Local

246 was represented in the arbitration proceeding by its attorney, John J. McBurney and its Secretary-Treasurer Eugene R. Hubbard.

Teamsters Triumph

New Winners Take Each Class In National Trucking Roadeo

NEW champions, Teamsters all, were crowned in each class of the 29th annual National Trucking Roadeo held this year at Minneapolis, Minn., in late September.

Sponsored by the American Trucking Assns., Inc., the 4-day competition attracted 118 professional truck drivers, each a winner in preliminary state competition.

Champions named after the final rounds were:

Straight truck—William J. Long of Teamster Local 24 in Akron, Ohio.

Three axle—Roland D. Mann of Teamster Local 836 in Middletown, Ohio.

Four axle—Peter G. Granello of

No matter how you turn this photo, you will still see a winner at the recent National Trucking Roadeo held in Minneapolis. Mrs. Peggy Smith (top) won the Petticoat Derby for wives of contestants in the 4-day roadeo. Clockwise from Mrs. Smith are class champs, Teamsters all: Richard C. Wilke of Union City, N.J.; Peter G. Granello of Staten Island, N.Y.; Teddy A. Green of Roanoke, Va.; Roland D. Mann of Trenton, Ohio, and William J. Long of Akron, Ohio.



Teamster Local 560 in Union City, N.J.

Five axle—Teddy A. Green of Teamster Local 171 in Roanoke, Va.

Tank truck—Richard C. Wilke of Teamster Local 560 in Union City, N.J.

The victories of Granello and Wilke were unique in that it is the first time 2 drivers from the same Teamster local union have won national championships. Both drive for Mason & Dixon Lines.

Green, the 5-axle winner, also is employed by Mason & Dixon Lines.

Straight truck titlist Long drives for Lyons Transportation Lines, and 3-axle winner Mann drives for B & L Motor Freight, Inc.

Winner of the "Petticoat Derby," an annual driving event held for wives of Roadeo contestants, was Mrs. Peggy Smith, wife of Edwin M. Smith of Durham, N.C.

The victories by Long and Mann enabled Ohio to win the prized team trophy given to the state whose contestants compiled the highest average scores in the roadeo.

The 5 class champions each received a trophy and \$600 in prize money.

Members Elected to Vet Posts

Two members of Teamster Local 249 in Pittsburgh, Pa., recently were elected to leadership posts in veterans' organizations.

Edward Lehane, a driver for Pennsylvania Truck Lines, was elected commander of the Veterans of Foreign Wars of Allegheny County. The post has 17,000 members.

Blair Hanlon, employed by United Parcel Service, was elected commander of Central Pittsburgh Post No. 707 of the American Legion.

Survey Shows Labor Output Up Nearly 4%

Most of the statistics used to arrive at the 3.2 percent wage increase guideline are erroneous, according to a secret government report not yet released to the public.

According to a copyrighted story in the Oct. 20, 1966 edition of the *Christian Science Monitor*, the Johnson Administration has been sitting on a Commerce Department study which, if released, could affect the government's efforts to keep wage gains down in an anti-inflation move.

Nearly 5 years ago, the Council of Economic Advisers reported that labor productivity — output per man-hour — was increasing at a rate of 3.2 per cent a year on the average. Since then, the 3.2 figure has been cited as the logical ceiling on annual wage hikes for workers.

But, some 2 years ago — according to the *Monitor* — the Office of Business Economics of the Commerce Department began to revise all these statistics, including those used to determine the Gross National Product. This was done using sophisticated improvements in data gathering. The survey was ready last June.

The *Monitor* reported that the new survey places labor-productivity increases higher than the 3.2 per cent level — in fact, possibly closed to 4 per cent.

The Commerce Department, however, has been prevented from releasing the survey — according to the *Monitor* — for two reasons: first the fear that organized labor would demand commensurate wage increases, and second, that it might affect the outcome of the general election in November.

"But, it has been reliably learned," commented the *Monitor*, "that even after the elections, the figures may be held up." The reason, suggested the newspaper, was that the President would still be faced with the 1967 round of wage negotiations to be followed by the 1968 election.

Bank Report Says:

Motor Carrier Industry Gained In Financial Muscle During '65

Trucking operators had a very good year in 1965 and the first 6 months of 1966 indicate an even better year in the making, according to the 14th annual "banker's analysis" of the motor carrier industry.

At the end of 1965, carriers improved their debt ratio substantially while enjoying both increased gross revenues and net incomes, according to the analysis which is sponsored annually by the American Trucking Assns., Inc.

Author of this year's report was Arthur J. Bruen, Jr., second vice president of the Continental Illinois National Bank and Trust Co.

According to *Transport Topics*, leading industry publication, Bruen made his study from the financial reports of 1,159 for-hire motor carriers of general commodities.

He found that during 1965, the 1,159 carriers increased their net worth by \$113.6 million to \$971.2 million.

A Good Year

"Although the current ratio in 1965 remained the same at 1.23 to 1," *Transport Topics* quoted Bruen, "the debt-to-worth ratio dropped from 1.30 to 1, to 1.28 to 1, indicating sufficient capacity to assume additional debt to meet expanding requirements. 'Cash throw off' coverage of current maturities increased 13 per cent to 228 per cent, emphasizing the financial strength available to serve term debt."

The banker's survey continued:

"Without doubt, 1965 was a good year for the motor carrier industry, and the first 6 months of 1966 indicated even a better year in the making."

Bruen reached his conclusions from a random sampling of the more than 15,000 for-hire motor carriers of all types operating in the United States. The operators were asked to supply figures on their operating and debt-to-worth ratios for 1965 and the first half of 1966.

"It was encouraging," said Bruen, "to see that in almost all cases substantial improvement was made in

both ratios during the first 6 months of 1966."

Altogether, the 15,000 carriers mentioned accounted for revenues in excess of \$10 billion in 1965. Surveys show that of the total carriers comprising the industry, three-fourths of them have annual revenues under

\$20,000, while less than 200 carriers have annual revenues exceeding \$5 million. Only three carriers gross over \$100 million annually.

During 1965, Bruen found that the carriers in his study were able to reduce their operating ratios to 94.6 compared with 95.2 in 1964. At the same time, gross revenues climbed to \$5,010,000 from \$4,513,000—a gain of 11 per cent. Net income, meanwhile, increased from \$121.8 million in 1964 to \$153.8 million last year—an increase of 26.3 per cent.

Sometimes referred to as a "composite balance sheet" of the trucking

Erosion Fighters

Beach-Saving Teamsters Honored By Mayors of Long Beach Towns

Members of Teamster Local 153 in Newark, N.J., were honored near the end of the summer by P. Ballantine & Sons and the mayors of the towns that go to make up Long Beach Island in appreciation of the union's annual efforts to combat erosion via "Operation Christmas Tree."

Herbert J. Heilmann, secretary-treasurer of Local 153, said Ballantine drivers and their families were transported by buses furnished by the company to Long Beach Island for an outing as guests of the civic officials.

The beach picnic took place on the sandy shores that have received protection by a joint Teamster-company effort. Present were 150 members, wives, and children. The hosts were

mayors of Beach Haven, Ship Bottom, Surf City, Holgate, Harvey Cedars, and Barnegat.

"Operation Christmas Tree," accomplished through the volunteer efforts of Local 153 members, has been hailed by the Long Beach Island communities for bringing thousands of discarded Christmas trees to the beaches to help battle erosion of the area's shores.

In recent years, the Teamsters have collected the discarded trees in January and carried them to the beaches where volunteers have used them to form sand fences. Each year, Ballantine has supplied the tractor-trailer equipment for the job.

Having a good time for a job well done in the fight against erosion of Long Beach Island shores are these members and their families of Teamster Local 153 in Newark, N.J. They were guests at an outing sponsored by appreciative civic officials of communities on the island.



industry, the banker's analysis also commented on industry trends:

"Mergers continued at a rapid pace during the year, further reducing the number of overall carriers while giving birth to larger and more efficiently operated companies."

"Since World War II, the total

number of carriers has declined by over 10,000 companies to create today's giants and it is estimated that during the next 20 years, today's number will be reduced to approximately 200 coast-to-coast super-giants supplemented by another 300 to 500 large regional carriers."

the only one of its kind, and a member of Local 524, James D. Lisk, originated the drawing from which the emblem was made.

Portraying a "fast-draw," artist, the emblem's character has a plasma bottle in his holster rather than a gun, with the notation that, "We'll outdraw anyone, anytime!"

So far this year, members of Local 524 have donated 332 units of blood to lead the region which covers parts of Washington and Oregon.

In Connecticut

800 Plastic Workers Go Teamster; Win 1st Contract in Short Strike

Some 800 workers employed at Pervel Industries, Inc., newly-organized members of Teamster Local 493 of New London, Conn., recently won their first contract with the plastics manufacturer after a 10-day strike.

Edward W. Rice, secretary-treasurer of Local 493, said the 3-year agreement covers all production and maintenance employees — including laboratory and clerical workers—at the Pervel plants in Plainfield and Norwich, Conn.

Rice said the package gain in wages and fringes amounts to 45 cents an hour over the life of the contract.

Teamster Art



Endeavors of Teamsters Union members in the pursuit of art are not confined to the East Coast alone. William Schwimmer, a member of Teamster Local 848 in Los Angeles, Calif., is shown here with some of his 45 paintings which he exhibited recently in a Malibu gallery. Schwimmer, in a letter to the International Teamster magazine, was enthusiastic over the creation of the Teamster Art Center created by Joint Council 16 in New York City and called painting a rewarding avocation.

Benefits included wage increases of 11 cents an hour the first year, 8 cents the second year, and another 8 cents in the final 12-month period of the agreement. The pact also provides for company payment of the full cost of an insurance plan.

Also won were union shop, dues checkoff, 8 paid holidays, 3 weeks' vacation with pay after 10 years on the job, seniority, time and a half for Saturday work and double time for Sunday, and other standard Teamster clauses.

Rice said Local 493 was certified by the Connecticut State Board of Labor Relations in June, 1966, after a 2-month organizing campaign. When contract negotiations bogged down, the membership voted to strike briefly to gain the first agreement.

Pervel Industries manufactures the plastic elements used in making brief cases, suitcases, shoe tops, and some printing materials.

Proud Donors

Teamster Local 524 of Yakima, Wash., with an average membership of more than 1,750 prides itself that over the past 11 years it has had a blood bank program with the largest donor pool of any organization in the region.

Mel Tanasse, business representative of Local 524 and chairman of the blood program, said that to date "our Teamsters have donated 3,367 units which amount to 420 gallons of blood." Hundreds of units have been donated to handicapped children, hemophiliacs, and extreme accident and illness cases.

Tanasse said the local union has even devised an official emblem awarded to members who donate blood. The emblem is believed to be

Joint negotiations by the Teamsters Union and the International Longshoremen's and Warehousemen's Union with the Kaiser Gypsum Co., resulted recently in a 3-year contract renewal with the company's 3 plants in California and Washington.

The agreements cover a total of 320 workers belonging to Teamster Local 117 in Seattle, Wash., and ILWU local unions in Long Beach and Antioch, Calif.

The total wage package was estimated at 63 cents over the life of the agreement with wage hikes of 10 cents an hour retroactive to last June 1, 12½ cents next June 1, and 15 cents an hour June 1, 1968.

Additional gains included better health and welfare coverage, a dental plan for all members and their families, an increased pension, better vacation schedules, funeral leave, jury pay, and an extra 30 cents adjustment for maintenance men in the Seattle and Long Beach plants.

Negotiations took place for more than 2 months to gain the agreement which was considered a fine example of what separate unions can accomplish when working together.

Arnold Weinmeister, secretary-treasurer of Local 117, headed the Teamster group of negotiators.

The agreement covers production workers who fabricate plaster board at the 3 plants. It is the second contract negotiated jointly by the Teamsters and ILWU.

In addition to the 37½-cent wage hike, the union membership won the best pension plan in the industry amounting to \$4.25 per year of service, past, present, and future.

An approved vacation schedule, providing up to 4 weeks after 20 years on the job, was included in the pact.

Deadline Near

Students Urged to Apply Now For Hoffa College Scholarships

Applications are still being accepted from high school seniors who are children of Teamsters Union members and are desirous of winning a college scholarship to be financed by the James R. Hoffa Scholarship Fund as established at the recent International Brotherhood of Teamsters convention.

The applications must be forwarded to the James R. Hoffa Scholarship Fund, 25 Louisiana Ave., N.W., Washington, D.C., 20001, postmarked no later than Nov. 30, 1966.

The scholarships will be for a period of two years at the rate of \$2,000 for each year, making a total of \$4,000 per student. Two grants will be awarded to applicants in each of the four Teamster area conferences. The scholarships will be awarded on the basis of need and scholastic achievement.

Students who have already made application for the scholarships,

meanwhile, were reminded that when filling out the registration form for the College Entrance Examination Board, in item 20 they must insert the code number, "0518." This number identifies the James R. Hoffa Scholarship Fund and insures that the student's test score will be forwarded to the Fund office.

Winning applicants will be judged on the basis of their secondary school record, personal qualifications, and the result of their College Entrance Examination Board test score. A special selection committee made up of experienced educators will make the final determination of scholarship winners.

Eligible for the scholarships are children of active, retired, or deceased members who are, or were, in good standing in the International Brotherhood of Teamsters. Children of deceased members are eligible provided the surviving spouse has not remarried.

Most important, students making application must have the form signed by the secretary-treasurer of the Teamster local union of which the mother or father is a member.

Once the completed application form is received by the Fund office, the applicant will be sent material that must be filled out and returned to the Fund.

Applicants must take the scholastic aptitude tests offered by the College Entrance Examination Board and pay the required fee for the test. The CEEB tests must be taken either Dec. 3, 1966, or Jan. 14, 1967. The earlier date is preferable.

The test registration forms and bulletin of information may be obtained at the applicant's secondary school or at the College Entrance Examination Board Office nearest his home. Addresses are Box 592, Princeton, New Jersey, 08540, or Box 1025, Berkeley, California, 94701. No other college aptitude test is acceptable.

Jt. Council 43 Meeting



Nearly 2500 stewards from local unions affiliated with Joint Council No. 43 in Detroit, were on hand last month at the Council's annual stewards meeting. They came to hear

their council president, James R. Hoffa, report on the affairs of the council for the past year. A partial view of the overflow attendance is shown in the photograph above.

JAMES R. HOFFA SCHOLARSHIP FUND

For Sons and Daughters of Members of The International Brotherhood of Teamsters

APPLICATION FORM FOR THE YEAR 1967-1968

Fill out and mail on or before November 30, 1966 to:

**JAMES R. HOFFA SCHOLARSHIP FUND
INTERNATIONAL BROTHERHOOD OF TEAMSTERS
25 LOUISIANA AVENUE, N.W.
WASHINGTON, D.C. 20001**

SIGNATURE OF SECRETARY-TREASURER OF LOCAL UNION

Deceased Parent was member of Teamster Local Union at time of death.

Pickets Interviewed



Officers of Teamster Local 237 in New York City, being interviewed by a television crew, are shown with part of the Housing Authority members that picketed the NYC Labor Department in late October and then marched down Broadway to city hall in protest against the department's stalling the union's negotiations for a new agreement with the Authority to replace the pact that will expire next Dec. 31st. Speaking into the microphone is Barry Feinstein, Local 237 vice president; to Feinstein's left is William Lewis, president of the local union, and on his right is Arthur G. Foley, trustee and chairman of the union's 5,000-member Housing Division.

● Poultry Drivers

Drivers and pick up crewmen employed at Maplewood Poultry Co., in Belfast, Me., voted for representation by Teamster Local 340 in a recent

National Labor Relations Board election.

Albert Page, Local 340 secretary-treasurer, said the ballot count was 33 to 14 for the Teamsters. Some 59 were eligible to vote.

A 30-Year Member



Teamster General President James R. Hoffa, who is president of Jt. Council 43, in Detroit, is shown presenting a watch to Kenneth O'Toole, a 30-year member of the Teamsters. O'Toole, a member of Local 337, announced his retirement at the annual stewards' meeting of Jt. Council 43 where the watch presentation took place. Watching the presentation, left to right, IBT VP Robert Holmes, council secretary-treasurer; IBT General Vice President Frank Fitzsimmons, council vice president; and Stephen Schultz, council recording secretary.

Page credited organization of the plant to John Ramsey, business agent, and David Hastings, president and business agent of Local 340.

● Ice Cream Vote

A majority of driver-salesmen employed by Food Distributors, Inc., of Centralia, Ill., distributor of ice cream and ice cream products, voted for representation by Teamster Local 50 in a recent National Labor Relations Board election, according to Arthur Luekemeyer, secretary-treasurer of the local union.

IBT Local Rewards Motorcyclist

Teamster Local 125 of Newark, N.J., recently presented a reward to a motorcyclist who came to the aid of a member who died tragically from burns suffered in a traffic accident.

The victim was Robert Faragalli who was forced off the road to avoid collision with an auto. His truck jumped a curb, crashed, and caught fire.

Motorcyclist Joe Lambiase of Teaneck, N.J., was riding along on his "bike" and witnessed the accident. He rushed to the burning truck and pulled Faragalli from the cab, then began stripping the burning clothing from the driver.

Despite the heroic action, Faragalli died of his burns 3 days later. Lambiase suffered burned hands in the effort to save the Teamster.

Local 125 presented a \$500 U.S. Savings Bond to the 23-year-old Teaneck man along with a warm letter praising his unselfish action.

● Gimmick Probe

The Federal Trade Commission has begun an investigation of promotional "games of chance" pushed by the retail food industry.

The purpose: To determine whether the gimmicks raise prices and impair competition.

In an official statement, FTC spokesmen said, "The commission also believes that the public is entitled to know whether these schemes involve any deception or 'rigging.'

The FTC called upon retailers to discontinue voluntarily any promotional practices that are unfair or increase prices to the consumer.

For
Your

Information

● Drug Price Gouging

Congressmen probing into the high cost of drugs to the consumer have found numerous cases where the retail price of pills extends into markups of several thousand per cent.

For instance, a drug known by its generic name of "reserpine" costs the druggist only 69 cents per one thousand 25-milligram tablets. But when reserpine is sold by its brand name of "Serpasil," the same quantity and strength costs the consumer \$39.50.

This amounts to a price hike of 5,724 per cent over the wholesale cost of the pill which is prescribed to reduce blood pressure—but if the patient knew how much he was being gouged, his blood pressure probably would shoot up.

● Turbine-Powered Trucks

One of the country's largest truck producers is reported ready to turn over a series of gas turbine-powered trucks to commercial companies for testing under operating conditions.

Proponents claim that tractors powered by turbines will prove more powerful for their size and provide better deceleration braking, reducing the strain on brakes. Also, they will emit less smoke than diesels thus helping to get around air pollution restrictions.

Problems include poor fuel economy and faster engine wear than the proven diesels.

● Voteless Americans

An estimated 8 million Americans will not cast ballots this general election day, Nov. 8, because of restrictive voter eligibility laws.

Core of the problem is that millions of Americans, when moving from one state to another within the previous 2 years, or 1 year, or 6 months before election day, lose their eligibility in both their old state and new one.

The entire system of voter registration has been described as a hodgepodge of irrationalities, inconsistencies, anachronisms, and harassments. In other words, think the experts, the system needs overhauling.

● 'No Other Choice'

Mothers who look to public assistance rather than employment for support are mainly women who have no other choice, according to U.S. Commissioner of Welfare Dr. Ellen Winston.

A Department of Welfare report estimates that only 150,000 of 900,000 American mothers receiving public aid could support themselves and their children even if they received training and child care.

The remaining 750,000 would be kept out of the

job market by family size, family illness or handicaps, and limited job openings for their potential skills.

● Bankers Warn States

Leading spokesmen of the American Bankers Assn. are, in effect, warning states that they had better lift their usury ceilings to permit increases in bank interest rates—or suffer disruptive effects on their banking operations.

The warning came in late October from Archie K. Davis, president of the ABA. He said interest rates are currently pegged by banks to a 6 per cent "prime" rate—the minimum which banks charge to their most credit-worthy customers. Other bank rates are scaled upward from the prime rate.

Since December, 1965, the prime rate has increased from 4.5 per cent in four moves to the current 6 per cent. In some states, notes Davis, the 6 per cent figure is already bumping against state usury ceilings.

● Food Boycott

Denver businessmen were mystified by the recent boycott of some supermarkets by housewives seeking a lower price in foodstuffs.

As a representative of the Denver Better Business Bureau put it (after blaming high food prices on inflation): "A lot of these women don't care about the facts, they just want the price of bacon to come down."

Observers noted that the housewives' reaction was probably because they buy bacon—not "facts."

● Teamster Organizing

Teamster affiliates took part in 26 per cent of all single-union representation elections conducted by the National Labor Relations Board last August, and won nearly 25 per cent of all such elections won in all the balloting.

NLRB figures show Teamsters were on the ballot in 146 of 565 single-union elections and won 85 for a 58.2 win percentage.

A total of 15,215 workers were eligible to vote in the elections won by all unions, with Teamster affiliates gaining 1,871—more than 12 per cent—of the new union members.

● Dairy Plant Shrinkage

The National Commission on Food Marketing reports that there were only 5,597 fluid milk processing plants in operation in January, 1965, compared with more than 19,000 such plants in 1948.

While the number of plants decreased, the remaining operations grew bigger. The commission

said the 20 largest milk processors accounted for nearly 40 per cent of milk product shipments in 1948, while 8 of them last year accounted for nearly 30 per cent of such shipments.

● Airline Growth

Airlines are expected to carry an estimated 112 million passengers this year—almost twice the total of 5 years ago—and probably will more than double traffic again within the next 5 years.

The prediction was made by Stuart G. Tipton, president of the Air Transport Assn., who said airlines generally are growing at a rate far out-pacing every other major part of the economy.

Along with the growth in passenger traffic is an anticipated increase in air freight.

● Doctors' Fees

Fees for family physicians throughout the country are on the march upward, continuing a jump which started last year when the Bureau of Labor Statistics index showed a gain from 121.1 to 128 in 1965.

One reason for the hike in doctor fees may be seen in New York City where the *Times* reported that some city physicians upped their bills to older patients by as much as 300 per cent since Medicare went into effect last July 1st.

● LBJ Kills Guam RTW

President Johnson recently killed a so-called "Right-to-Work" bill that was passed by the Guam legislature over the veto of the territorial governor.

The action by the President was considered a test by both the foes and friends of RTW laws to indicate LBJ's credibility in supporting removal of the RTW provision from the Taft-Hartley law.

● Thanksgiving Dinner

Business-oriented columnists are trying to pass off the 1966 Thanksgiving dinner costs for a family of four as a "bargain."

A menu drawn up by U.S. Department of Agriculture economists predicts that a 5-pound turkey dinner with all the trimmings will cost the family of four \$5.43 this year compared with \$5.08 a year ago.

That's an increase of 7 per cent in round numbers, compared with the fact that food costs are running in the neighborhood of 5.2 per cent ahead of last year.

● Compulsory Arbitration

Two occurrences recently have added to the erosion of the compulsory arbitration idea as a means of resolving labor-management disputes.

The House of Delegates—governing body of the American Bar Assn.—rejected a convention resolution calling for compulsory arbitration of disputes in the railroad, airline, and maritime fields.

Business researcher Herbert R. Northrup, in a report to the National Assn. of Manufacturers, advised that organization to reject compulsory arbitration, government seizure, and other related schemes to destroy collective bargaining, as unworkable aims.

● Worm Diggers Strike

The first worm diggers' strike in U.S. history was won recently when 300 of these uniquely skilled workers won pay hikes of 11.5 per cent at Wiscasset, Me.

The diggers of bloodworms laid down their shovels to back up demands for a rate of \$2.50 per 100 worms rather than the old rate of \$2.25 per 100.

The strike lasted only 24 hours before the worm dealers surrendered. The diggers returned to their jobs of gathering bloodworms highly valued as bait by salt water fishermen.

● Food Stamps

An estimated 1,200,000 low-income Americans are now benefiting from the government's food stamp program which began in late 1964.

The program is in effect in 327 counties in 40 states. Another 600,000 people, living in 402 additional counties, will be added to the food stamp rolls shortly.

Federal officials say that ultimately, when the program reaches its maximum expansion in about 5 years, some 4,500,000 people in about half the counties of the nation will benefit.

In general, the aim of the program is twofold—to reduce the nation's farm surpluses and to feed the hungry.

● Utility Bonanza

Private utilities had revenues of \$15.8 billion last year, an increase of 5.5 per cent over 1964, while their profits after taxes jumped 7.8 per cent for the year to a new record high of \$2.6 billion.

The after-tax profit was equal to 16 per cent of the sales which showed in the dividends declared for stockholders—a total of \$1.8 billion for a gain of nearly 11 per cent over 1964.

● Air Pollution

Three studies are underway for the Department of Health, Education and Welfare on the effects of diesel engine emissions.

The results of the studies are expected to be the basis for recommendations by the Air Pollution Division for federal standards governing the acceptable amount of emissions from diesel engines in combating the increasing problem of air pollution.

A conference is scheduled for Washington, D. C., in December to examine the current status of air pollution control.

● Inflexible Council

Gardner Ackley, chairman of the President's Council of Economic Advisers, says the council is sticking with its 3.2 per cent figure as the "estimated trend" in productivity increases.

This is despite the revelation by Secretary of Labor W. Willard Wirtz late in October that the increase in the productivity of workers in the U.S.—the output per man-hour—has risen to 3.8 per cent.

WHAT'S NEW?

Lower Temperatures With Roof Treatment

A silicone-asbestos compound affords a roof treatment that lowers interior temperatures through its reflective properties. Applicable by spray, brush or squeegee to gravel, felt or asphalt composition, the coating works in the following manner. Upon application, the suspended aluminum flakes rise to the surface, forming a reflective insulating shield. It is claimed that the coating below remains soft and pliable for years, resaturating the original roofing with waterproofing oils.

Temperatures Constant With Curtain of Air

To keep temperatures constant inside building areas where service doors are open and shut many times daily for loading and unloading trucks is possible with a curtain of warm air for which good results are claimed for temperatures down to zero degrees F. and wind velocity up to 15 mph. Inside and outside units, gas-fired or steam/hot water coil heating units are available. One unit for every 4 feet of door width is recommended.

Flexible Mesh Sling Holds Lengths of Pipe

A flexible mesh sling is offered for handling lengths of pipe, rod and tubing. This woven metal mesh sling holds loads even though they are not centered and grips in proportion to the weight of the load.

Move 1000 Lb Drums With Casters for Barrels

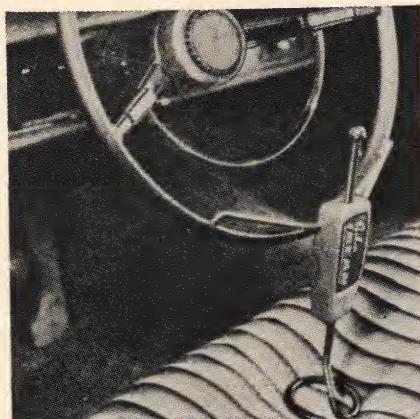
One man can handle 30- to 55-gallon steel or fiber drums weighing up to 1000 pounds by means of casters designed for barrels. Available

in two models—one for use with standard steel drums and the other for fiber drums with standard rolled rim chimes—the casters feature a safe-lock parking which permits loads to be locked when in elevators, moving vehicles or while on inclined surfaces. Options include static discharge aluminum or resilient plastic wheels.

involves far less running time on the compressor and less maintenance time required per truck.

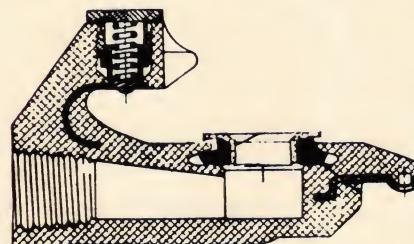
The reason for the oblong shape is to facilitate the installation and removal of the new design. The rubber section of the trailer is still the same and need not be changed. When the Gladhands are connected a smooth rubber surface is in contact with a smooth metal surface and no tearing or wrinkling can develop.

Easy Attachment of Steering Wheel Holder



Designed to prevent wheels from turning during wheel alignment and balancing operations is a steering wheel holder which attaches and detaches quickly with a simple slide lock arrangement. Lightweight aluminum and steel, the unit features a vinyl coating on steel arms and seat areas which assures fixed position on the steering wheel.

Durable Replacement Air Disc for Gladhands



A teamster with 29 years experience with tractor-trailers has invented a durable replacement air disc for Gladhands composed of aluminum alloy and rubber.

This product has well over 10 times the life span of the normal rubber replacement.

This item is a major advancement in the safety field, a money saver, and

Teamster Is Offering Bunk Bed Warmer

A twelve-year member of the Teamsters is marketing a warmer for sleeper bunks, campers and boats. Plug into the cigarette lighter socket of truck or car and operate on 12 volt (battery) current. Warming pad goes under sleeper and as heat rises offers a warm, relaxed sleep. Thermostatically controlled with dozens of settings. There is also a 115 volt model for home use. Discount to Teamsters indicating local and card number.

Flashing Light Tells Brake Fluid is Low

If brake fluid is low, a new product causes a warning light to flash on the dash. It operates by means of a float which drops and makes contact with the indicator light pins when fluid level drops. Installed in minutes without cutting or splicing wires, it replaces the original master cylinder cap.

WHAT'S NEW endeavors to keep our readers informed of late developments in fields in which they are interested. Since it is the policy of THE INTERNATIONAL TEAMSTER not to advertise any product, trade names and manufacturers are omitted. Interested readers can obtain names of manufacturers by writing THE INTERNATIONAL TEAMSTER, 810 Rhode Island Ave., N. E., Washington, D. C. 20018

A report on new products and processes on this page in no way constitutes an endorsement or recommendation. All performance claims are based on statements by the manufacturer.



LAUGH LOAD

He'll Go Fur

A good salesman is the guy who can convince his wife that she would look much too fat in a fur coat.

A Bum Wrapped

Jim: Why do you call the foreman "mummy"?

Tim: Because he's all wrapped up in himself!

Personal Attention

Everyone enjoys seeing a broad smile . . . especially if she's smiling at him!

Ah.... Sympathy!

A good woman inspires a man, a brilliant woman interests him, a beautiful woman fascinates him. But a sympathetic woman gets him.

Looking Up Things

Tam: Why does a man have more temptations than a woman?

Sam: Because he knows where to go to find them!

Long & Short of It

Our Office Gal, who's about 4-9 tall, says: "It's better to have loved a short gal than never to have loved a-tall!"

Quick Disappearance

Filosopher Fanny says: "The best way to get a wart off your hands is to marry him."

The Cold Facts

After a long and busy career, the old labor organizer was undergoing his retirement medical exam. The doctor said he had an illness termed "hydropsy." What's that?" asked the labor skat. "Too much water in the system," replied the doc. "How could that be?" asked the veteran. "I never drank a drop of water in my life!" Thinking a minute, he then sadly remembered: "I bet it was those blasted ice cubes!"

Small Difference

The boss was showing his secretary a mink coat he had bought for her. "You can just take that coat back!" she cried. "I'm not that kind of a girl at all . . . I wear a size smaller!"

A Stacked Deck!

The business agent pulled into home at 8 a.m. to face his furious wife. He started to explain: "I had a meeting that lasted until the early morning and we had to have minutes taken. When it was finally over, I took my secretary home and she asked me to come in for a nightcap. Well, one drink led to another and so I finally ended up sleeping on the couch in her living room!" "A likely story!" screamed his wife. "You've probably been out playing poker with the boys again!"

Coming Attraction

Have you heard about the non-scheduled airline inviting passengers to show their own home movies?

So True

Sitting at home, having a quiet evening, were two spinster sisters. Suddenly one looked up from the paper she was reading and commented: "There's an article here telling of the death of a woman's third husband. She has had all of them cremated."

"Isn't that life for you?" said the other. "Some of us can't even get one husband, while others have husbands to burn."

Man, That's Trouble

A businessman was extremely concerned over declining income, and an acquaintance told him that he looked worried.

"You're exactly right," the man admitted. "I'm booked solid on worries. Why, I've got so many worries on my mind that if anything occurs today, it'll be 10 days before I can get around to worrying about it!"

An Epicure

An epicure, dining at Crewe,
Found quite a large mouse in his stew,
Said the waiter, "Don't shout,
And wave it about,
Or the rest will be wanting one, too!"

Proof Enough!

The secretary turned from her cross-word puzzle to the office manager and asked: "What do you call the person who puts you in touch with the world of spirits?" He replied: "Bartender!"

Pen Portrait?

The holdup man shoved a note through the window to the bank teller which read: "Put all your money in a paper bag and pass it to me . . . this is a stickup!" The teller scribbled a note back: "Smile, stupid . . . we're taking your picture!"

Human Nature

Things were quite at the police station. One officer yawned and complained: "What a dull week! No burglaries, no fights, no murders. If this keeps up, they'll be laying us off."

"Don't worry, Murphy," said the chief. "Something's bound to happen. I've still got faith in human nature."

Her Just Desserts

The girl was sore at her date, who had taken her to a buffet dinner, because he returned to the serving table for five helpings of dessert. "Doesn't it embarrass you at all?" she snapped. "Not at all," he replied. "I just tell them it's for you!"

FIFTY YEARS AGO in Our Magazine

Vol. XIII

(From the November, 1916, issue of the TEAMSTER)

Number 11

The Dread and Fear of Want

W. D. Howells once said of Tolstoi that he could not wholly share the feelings of the poor, for the reason that, in spite of wearing the peasant garb and working in the fields, he could not know "the dread and fear of want." Many radical leaders say virtually the same thing about the more aristocratic champions of labor. And many laboring people feel the same way toward their well-dressed adherents.

In a sense this view is right. In another sense it is misleading. For there are few people in the world, poor or rich, that are wholly free from "the dread and fear of want."

Not one of us is absolutely secure.

The dread and fear of want" is a recognized disease among millionaires. It goes with too much as well as too little. In fact, there is something to be gained by coming face to face with want. It is like meeting disaster that we have feared all our lives. Here it is. Now we can grapple with it.

I know a man born to wealth and to all that wealth implies who is devoting his life to the cause of labor. Very keenly he feels the gulf between the laboring people and himself. He has taken a curious way to bridge it. He wears poor clothes. His living expenses he has reduced to a mere subsistence. He subjects himself to discomforts. His fastidiousness, natural and developed, often revolts against the wretchedness of his surroundings. But it is powerless against his will. He has succeeded in persuading the laborers to accept him as one of themselves. But cynicals would say that, like Tolstoi, he could never actually share their feelings. There would always be a difference between them and him. He could never be one of them. And yet I believe that his very sacrifice proves his sincerity and makes him worthy of what he is becoming, a labor leader. Because of a certain unreality in his attitude he deserves not less credit but more.

And yet in spite of all my reasoning, I feel that there is a difference. It was impressed on me recently by an incident that occurred at the close of a labor leader's trial. In the court room sat a laboring man who for many years had been an admirer of that leader. When the jury came in to render its decision he sat up straight, his face growing white. As soon as he heard the verdict he burst into tears. For a long time he was unable to control himself. Afterward some one asked him how he happened to be so moved. He replied that it was not merely for personal reasons. It was because the acquittal meant so much for labor. "You see," he said, "I have been in the fight all my life. I have done the hardest kind of work, the kind that kills men. I have been a stoker and I have shoveled coal for hours at a time, next to a furnace, practically naked with the sweat pouring over my body. I have seen men go almost crazy with the heat, and after a few days I have seen them die of the work. And I have seen them so played out that all they could do was to stagger to the nearest rum shop and get a drink. Lots of them I have seen go to hell in this way. I know what the fight for labor means."

He was an idealist, this man. There are many like him. They have had the iron driven into their souls. They know the meaning of the anguish of labor. They are the sustainers of the world, the burden bearers, the toilers in grime and sweat. In their hearts they have one hope, one dream, the emancipation of their brothers from injustice, the creation of a social order where all men shall have a fair chance.

Wilson Is 28th President In Photo-Finish Election

GOP's Hughes Defeated By Less Than 600,000 Votes; Labor Hails Victor

The presidential election is over and Mr. Wilson has been re-elected President of the United States.

The great bulk of the trades unionists of the country supported the President in his candidacy. While there were some industrial districts like Indianapolis which the President did not carry, it was due to the fact that such districts were thoroughly unorganized, but wherever organized labor exists to any extent the President was supported. For instance, in San Francisco, where unionism is strong, President Wilson carried the city, while in lower or southern California, where unionism is not strong, President Wilson was not successful.

In the State of Indiana, and other States, it was simply a fight between organized labor and organized capital. The employers circulated literature that Wilson was the candidate of organized labor and under all circumstances should be defeated. There are many excuses now being given why his Republican opponent, Charles

Evans Hughes met with defeat. The GOP's principal excuse is that dissatisfaction existed among the national leaders of the Republican party, but the chief reason for the defeat of Mr. Hughes was due to the fact that he was supported by wealth, capital and monopoly, and the people for once, in the West at least, woke up and realized the importance of the struggle that was going on and decided to support the man whom they believed stood for justice.

The trade unions of San Francisco turned the trick and swung California into the Democratic column and was responsible for the election of President Wilson.



President Wilson and his second wife, Edith Bolling Galt, acknowledge cheers of crowd shortly after his election victory.

**Don't make a Pack Horse
out of your wife ...**



have it Delivered !

